

<i>SERFF Tracking Number:</i>	<i>CUNA-125766559</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>CUNA Mutual Insurance Society</i>	<i>State Tracking Number:</i>	<i>39952</i>
<i>Company Tracking Number:</i>	<i>2008-WL</i>		
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>2008 Whole Life</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: CUNA Mutual Insurance Society

Product Name: 2008 Whole Life

TOI: L07I Individual Life - Whole

Sub-TOI: L07I.101 Fixed/Indeterminate

Premium - Single Life

Filing Type: Form

SERFF Tr Num: CUNA-125766559 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 39952

Co Tr Num: 2008-WL

State Status: Approved-Closed

Co Status: Approved

Reviewer(s): Linda Bird

Authors: Kimberly Steggall, Kari

Disposition Date: 09/19/2008

Hamrick, Carma Bouska

Date Submitted: 08/18/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile: 07/28/2008

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 09/19/2008

Explanation for Other Group Market Type:

State Status Changed: 08/27/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The attached forms are provided for your examination and approval. They are new forms, in final print, with the exception of ink, font style, paper stock and logo. This submission does not contain any unusual, innovative or unique features from normal industry standards.

Form 2008-WL is a permanent whole life insurance policy providing a level, guaranteed death benefit. Premiums are

<i>SERFF Tracking Number:</i>	<i>CUNA-125766559</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>2008-WL</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>2008 Whole Life</i>		
<i>Project Name/Number:</i>	<i>/</i>		

level and payable for the life of the contract. The issue ages will be from age 0 to 85. The policy form is sex-distinct and will not be issued in any employer-employee plans that are subject to the Norris decision and/or Title VII of the Civil Rights Act of 1964. This product is non-illustrative. Upon approval and no sooner than 12-31-2008, this policy form will replace forms 5000 and A1a-101-0189. Form 5000 was approved by the Department on July 24, 1989, and policy form A1a-101-0189 was approved December 22, 1988.

Form WLAPP-2008, Individual Whole Life Insurance Application, will be used to underwrite and issue this coverage. Upon approval, this form will be available to be printed through a secured site on the internet where agents and home office personnel will have the option to complete fields within the application on-line. As fields are completed, sections may be expanded to accommodate information applicable to each section. The form will then be printed on paper and a wet signature obtained. When technology permits, the process may include electronic signature capabilities. Upon approval and no sooner than 12-31-2008, this application will replace application forms WLAPP-2003 and A1f-APP-1299. Form WLAPP-2003 was approved by the Department on February 28, 2003, and form A1f-APP-1299 was approved February 23, 2000.

Form 2008-WVR is a Waiver of Premium Benefit for Total Disability Rider. This rider provides a waiver of premiums benefit in the event the primary insured becomes totally disabled.

Form 2008-ADB is an Accidental Death Benefit Rider providing an increased death benefit should death of the insured occur accidentally.

Form 2008-CIR is a Children's Term Insurance Rider. It provides term insurance coverage on the lives of the insured children.

Form 2008-GIR is a Guaranteed Insurability Rider. It provides the option to purchase additional insurance on the life of the insured at a later date without providing evidence of insurability.

These forms were written to be readable and easily understood by insureds. They were combined to achieve a flesch score of 50.

Thank you for your prompt consideration to this submission.

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<i>Company Tracking Number:</i>	<i>2008-WL</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>2008 Whole Life</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Company and Contact

Filing Contact Information

Kimberly Steggall, Compliance Administrator	kimberly.steggall@cunamutual.com
2000 Heritage Way	(319) 483-3082 [Phone]
Waverly, IA 50677	(319) 483-3500[FAX]

Filing Company Information

CUNA Mutual Insurance Society	CoCode: 62626	State of Domicile: Iowa
2000 Heritage Way	Group Code: 306	Company Type:
Waverly, IA 50677	Group Name:	State ID Number:
(319) 352-4090 ext. [Phone]	FEIN Number: 39-0230590	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$150.00
Retaliatory?	No
Fee Explanation:	\$50.00 for policy, app & riders \$50.00 x 2 = \$100.00 for policy & CIR rates
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
CUNA Mutual Insurance Society	\$150.00	08/18/2008	21986517

SERFF Tracking Number:	CUNA-125766559	State:	Arkansas
Filing Company:	CUNA Mutual Insurance Society	State Tracking Number:	39952
Company Tracking Number:	2008-WL		
TOI:	L071 Individual Life - Whole	Sub-TOI:	L071.101 Fixed/Indeterminate Premium - Single Life
Product Name:	2008 Whole Life		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	09/19/2008	09/19/2008
Approved	Linda Bird	08/27/2008	08/27/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Linda Bird	08/25/2008	08/25/2008	Kimberly Steggall	08/26/2008	08/26/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Children's Term Insurance Rider	Form	Kimberly Steggall	09/19/2008	09/19/2008
RATES	Supporting Document	Kimberly Steggall	08/25/2008	08/25/2008

<i>SERFF Tracking Number:</i>	<i>CUNA-125766559</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>2008-WL</i>		
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<i>Product Name:</i>	<i>2008 Whole Life</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 09/19/2008

Implementation Date:

Status: Approved

Comment: Company has resubmitted form 2008-CIR(AR)

Rate data does NOT apply to filing.

SERFF Tracking Number: CUNA-125766559 State: Arkansas

Filing Company: CUNA Mutual Insurance Society State Tracking Number: 39952

Company Tracking Number: 2008-WL

TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Product Name: 2008 Whole Life

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document (revised)	RATES		Yes
Supporting Document	RATES	Withdrawn	Yes
Form (revised)	Whole Life Insurance Policy		Yes
Form	Whole Life Insurance Policy	Withdrawn	Yes
Form	Individual Whole Life Insurance Application		Yes
Form	Waiver of Premium Benefit for Total Disability Rider		Yes
Form	Accidental Death Benefit Rider		Yes
Form (revised)	Children's Term Insurance Rider		Yes
Form	Children's Term Insurance Rider	Withdrawn	Yes
Form	Children's Term Insurance Rider	Withdrawn	Yes
Form (revised)	Guaranteed Insurability Rider		Yes
Form	Guaranteed Insurability Rider	Withdrawn	Yes

<i>SERFF Tracking Number:</i>	<i>CUNA-125766559</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>CUNA Mutual Insurance Society</i>	<i>State Tracking Number:</i>	<i>39952</i>
<i>Company Tracking Number:</i>	<i>2008-WL</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>2008 Whole Life</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 08/27/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CUNA-125766559 State: Arkansas

Filing Company: CUNA Mutual Insurance Society State Tracking Number: 39952

Company Tracking Number: 2008-WL

TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Product Name: 2008 Whole Life

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document (revised)	RATES		Yes
Supporting Document	RATES	Withdrawn	Yes
Form (revised)	Whole Life Insurance Policy		Yes
Form	Whole Life Insurance Policy	Withdrawn	Yes
Form	Individual Whole Life Insurance Application		Yes
Form	Waiver of Premium Benefit for Total Disability Rider		Yes
Form	Accidental Death Benefit Rider		Yes
Form (revised)	Children's Term Insurance Rider		Yes
Form	Children's Term Insurance Rider	Withdrawn	Yes
Form	Children's Term Insurance Rider	Withdrawn	Yes
Form (revised)	Guaranteed Insurability Rider		Yes
Form	Guaranteed Insurability Rider	Withdrawn	Yes

SERFF Tracking Number: CUNA-125766559 State: Arkansas
Filing Company: CUNA Mutual Insurance Society State Tracking Number: 39952
Company Tracking Number: 2008-WL
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: 2008 Whole Life
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/25/2008
Submitted Date 08/25/2008

Respond By Date

Dear Kimberly Steggall,

This will acknowledge receipt of the captioned filing.

Objection 1

- Whole Life Insurance Policy (Form)
- Children's Term Insurance Rider (Form)
- Guaranteed Insurability Rider (Form)

Comment: Please refer to policy and riders under the Suicide provision. After the incontestable period expiration you may not restart upon reinstatement. Review Ark. Code Ann. 23-81-115(a)(2)(E).

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/26/2008
Submitted Date 08/26/2008

Dear Linda Bird,

Comments:

Response 1

Comments: Thank you for your correspondence of August 25, 2008, regarding this submission.

I have revised the Whole Life Insurance Policy, Children's Term Insurance Rider and the Guaranteed Insurability Rider forms in accordance with Ark. Code Ann. 23-81-115(a)(2)(E).

SERFF Tracking Number: CUNA-125766559 State: Arkansas
Filing Company: CUNA Mutual Insurance Society State Tracking Number: 39952
Company Tracking Number: 2008-WL
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: 2008 Whole Life
Project Name/Number: /

The Whole Life Insurance Policy was renamed to be 2008-WL(AR) with revised Section 3.4, the Children's Term Insurance Rider was renamed to be 2008-CIR(AR) with revised Section 1.4, and the Guaranteed Insurability Rider was renamed to be 2008-GIR(AR) with revised Section 4.5. Please see the new forms attached to the Forms Schedule.

Also note that I did not receive your objection until after I amended this filing by attaching the new Whole Life Policy rates. Please continue your review based on this additional information.

Thank you for your continued attention to this submission.

Related Objection 1

Applies To:

- Whole Life Insurance Policy (Form)
- Children's Term Insurance Rider (Form)
- Guaranteed Insurability Rider (Form)

Comment:

Please refer to policy and riders under the Suicide provision. After the incontestable period expiration you may not restart upon reinstatement. Review Ark. Code Ann. 23-81-115(a)(2)(E).

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Whole Life Insurance Policy	2008-WL(AR)		Policy/Contract/Fraternal Certificate	Initial		50	2008-WL_AR_.pdf

Previous Version

Whole Life Insurance Policy	2008-WL		Policy/Contract/Fraternal Certificate	Initial		50	2008-WL.pdf
Children's Term Insurance Rider	2008-CIR(AR)		Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement	Initial		50	2008-CIR_AR_.pdf

SERFF Tracking Number:	CUNA-125766559	State:	Arkansas
Filing Company:	CUNA Mutual Insurance Society	State Tracking Number:	39952
Company Tracking Number:	2008-WL		
TOI:	L071 Individual Life - Whole	Sub-TOI:	L071.101 Fixed/Indeterminate Premium - Single Life
Product Name:	2008 Whole Life		
Project Name/Number:	/		

or Rider

Previous Version

Children's Term Insurance Rider	2008-CIR	Policy/Contract/Fraternal Initial Certificate: Amendment, Insert Page, Endorsement or Rider	50	2008-CIR.pdf
Guaranteed Insurability Rider	2008-GIR(AR)	Policy/Contract/Fraternal Initial Certificate: Amendment, Insert Page, Endorsement or Rider	50	2008-GIR_AR_.pdf

Previous Version

Guaranteed Insurability Rider	2008-GIR	Policy/Contract/Fraternal Initial Certificate: Amendment, Insert Page, Endorsement or Rider	50	2008-GIR.pdf
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<i>SERFF Tracking Number:</i>	<i>CUNA-125766559</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>CUNA Mutual Insurance Society</i>	<i>State Tracking Number:</i>	<i>39952</i>
<i>Company Tracking Number:</i>	<i>2008-WL</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>2008 Whole Life</i>		
<i>Project Name/Number:</i>	<i>/</i>		

No Rate/Rule Schedule items changed.

Sincerely,
Carma Bouska, Kari Hamrick, Kimberly Steggall

SERFF Tracking Number: CUNA-125766559 State: Arkansas
Filing Company: CUNA Mutual Insurance Society State Tracking Number: 39952
Company Tracking Number: 2008-WL
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: 2008 Whole Life
Project Name/Number: /

Amendment Letter

Amendment Date:
Submitted Date: 09/19/2008

Comments:

Linda Bird,
Thank you for allowing us to reopen the above filing so we may resubmit form 2008-CIR(AR) for review. Please note that we revised Section 5.6 to also comply with Ark. Code Ann. 23-81-115(a)(2)(E). Please see the new form attached to the Forms Schedule.

Thank you for your prompt attention to this matter.
Kimberly Steggall

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
2008-CIR(AR)	Policy/Contract/Fraternal Term Certificate: Insurance Amendment, Rider Insert Page, Endorsement or Rider	Children's	Initial				50	2008-CIR_AR_.pdf

SERFF Tracking Number: CUNA-125766559 *State:* Arkansas
Filing Company: CUNA Mutual Insurance Society *State Tracking Number:* 39952
Company Tracking Number: 2008-WL
TOI: L071 Individual Life - Whole *Sub-TOI:* L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: 2008 Whole Life
Project Name/Number: /

Amendment Letter

Amendment Date:

Submitted Date: 08/25/2008

Comments:

I am attaching a revised PDF of the 2008 Whole Life rates to the Supporting Document Tab. The change only impacts Band 1 Composite Female class only, Age 16-74.

Please use this document to complete your review of this submission. Thank you for your attention to this matter.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: RATES

Comment: Attached.

2008-CIR - Child Term Rider - Premium Rates.pdf

2008 Whole Life - Premiums per \$1000 Updated 2008-08-22.pdf

SERFF Tracking Number: CUNA-125766559 State: Arkansas

Filing Company: CUNA Mutual Insurance Society State Tracking Number: 39952

Company Tracking Number: 2008-WL

TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Product Name: 2008 Whole Life

Project Name/Number: /

Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	2008-WL(AR)	Policy/Cont Whole Life Insurance Initial ract/Fratern Policy al Certificate	Initial		50	2008-WL_AR_.pdf
	WLAPP-2008	Application/ Individual Whole Life Initial Enrollment Insurance Application Form			50	WLAPP-2008 with brackets.pdf
	2008-WVR	Policy/Cont Waiver of Premium Initial ract/Fratern Benefit for Total al Disability Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50	2008-WVR.pdf
	2008-ADB	Policy/Cont Accidental Death Initial ract/Fratern Benefit Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50	2008-ADB.pdf
	2008-CIR(AR)	Policy/Cont Children's Term Initial ract/Fratern Insurance Rider al Certificate: Amendmen t, Insert	Initial		50	2008-CIR_AR_.pdf

<i>SERFF Tracking Number:</i>	<i>CUNA-125766559</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>CUNA Mutual Insurance Society</i>	<i>State Tracking Number:</i>	<i>39952</i>
<i>Company Tracking Number:</i>	<i>2008-WL</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>2008 Whole Life</i>		
<i>Project Name/Number:</i>	<i>/</i>		
	Page, Endorseme nt or Rider		
2008- GIR(AR)	Policy/Cont Guaranteed ract/Fratern Insurability Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	50
			2008- GIR_AR_.pdf

CUNA Mutual Insurance Society

2000 Heritage Way
Waverly, Iowa 50677
Phone: 1-800-798-6600

WHOLE LIFE INSURANCE POLICY

POLICY NUMBER: [123456789]

READ YOUR CONTRACT CAREFULLY. This is a legal contract between the owner and CUNA Mutual Insurance Society, and hereafter will be referred to as the policy.

This policy is issued to the owner in consideration of the application and premium payment. CUNA Mutual Insurance Society will pay the benefits of this policy, subject to its terms and conditions. Any cash values and paid-up nonforfeiture benefits provided under the policy are not less than the minimum values and benefits required by state law in which the policy is delivered.

TABLE OF CONTENTS:

Right to Examine This Policy	Cover
Policy Data Page	Section 1
Definitions	Section 2
General Information	Section 3
Owner	Section 4
Beneficiary	Section 5
Premiums	Section 6
Coverage Provided	Section 7
Payment of Proceeds	Section 8
Settlement Options	Section 9
Dividends	Section 10
Cash Value and Policy Surrender	Section 11
Policy Loans	Section 12
Nonforfeiture Options	Section 13
Additional Benefit Rider(s) and Endorsement(s)	

Signed for CUNA Mutual Insurance Society, Waverly, Iowa, on the policy issue date.



President



Secretary

RIGHT TO EXAMINE THIS POLICY. If for any reason you decide not to keep this policy, you have thirty (30) days from the date you receive it to either return it to us or notify us in writing that you do not want to keep it. You may return it to either our administrative office or to the agent who sold it to you. We will consider it void from the beginning and the premium paid, including any fees or charges, will be refunded.

WHOLE LIFE INSURANCE POLICY

Proceeds Payable at Earlier of Insured's Death or Maturity Date.
Premiums Payable Until Earlier of Insured's Death or Maturity Date.
Participating.

SECTION 1.**POLICY DATA PAGE****POLICY NUMBER:** [123456789]**Whole Life Insurance Policy****INSURED:**

[John Doe]

POLICY ISSUE DATE:

[February 1, 2009]

OWNER:

[John Doe]

PREMIUM CLASS:

[Standard Non-Tobacco]

ISSUE AGE & GENDER:

[35 Male]

MATURITY DATE:

February 1, 2095

AMOUNT OF INSURANCE: [\$10,000]**Protection Provided
by Policy and Riders****AMOUNT****Policy Years
Premium Payable*****Annual Premium
On Policy Issue Date**

Whole Life Policy*	[\$10,000]	To Age 121	[\$151.00]
Waiver of Premium Rider		To Age 65	[\$4.50]
Children's Insurance Rider	[5 unit]	To Child's Age 23	[\$45.00]
Accidental Death Rider	[\$20,000]	To Age 70	[\$14.80]
Guaranteed Insurability Rider	[\$10,000]	To Age 40	[\$20.70]

* [The Annual Premiums shown are the same for all policy years that the premium is payable.]
The Whole Life Annual Premium includes a Policy Fee of: [\$30.00]

PREMIUM INFORMATION:**Total Annual Premium On Policy Issue Date if paid:**

Annually	[\$236.00]
Semi-Annually	[\$241.66]
Quarterly	[\$248.28]
Monthly	[\$244.92]

You have selected the **[Annual]** Mode; your premium on the policy issue date is **[\$236.00]** [per year].

POLICY INTEREST RATES (Compounded Annually):

Rate of Interest to Calculate Nonforfeiture Values	[5.00%]
Minimum Settlement Option Interest Rate	2.00%
Policy Loan Interest Rate	[6.00%]
Maximum Reinstatement Interest Rate	6.00%

TABLE OF NONFORFEITURE VALUES:

<u>End of Policy Year</u>	<u>Cash Value/ Loan Value</u>	<u>Reduced Paid-Up Insurance</u>	<u>Extended Term Insurance</u>	
			<u>Years</u>	<u>Days</u>
1	\$ 0.00	\$ 0.00	0	0
2	0.00	0.00	0	0
3	50.00	296.90	3	277
4	130.00	739.80	8	75
5	220.00	1,200.00	12	31
6	320.00	1,673.30	15	71
7	420.00	2,105.90	17	124
8	520.00	2,500.80	18	336
9	620.00	2,860.90	20	4
10	730.00	3,233.10	20	350
11	840.00	3,572.20	21	240
12	960.00	3,921.10	22	119
13	1,080.00	4,237.50	22	291
14	1,210.00	4,560.40	23	78
15	1,340.00	4,851.60	23	161
16	1,470.00	5,113.70	23	192
17	1,610.00	5,382.80	23	222
18	1,750.00	5,625.50	23	212
19	1,900.00	5,875.00	23	202
20	2,050.00	6,101.00	23	160
Age 60	2,860.00	7,087.50	22	96
Age 65	3,750.00	7,853.90	20	163
Age 70	4,690.00	8,435.40	18	82

This table assumes all premiums have been paid to the policy anniversary for the amount of insurance provided by this policy. Dividends are not guaranteed. Therefore, these values do not include any dividend accumulations or the cash value of any paid-up additional insurance and assume there are no policy loans. Values for policy years not shown are available upon request.

BASIS OF COMPUTATION FOR NONFORFEITURE VALUES: The nonforfeiture values and net single premium rates for reduced paid-up insurance and extended term insurance are calculated using the [2001 Commissioners Standard Ordinary, Age Last Birthday, [Smoker], [Male], Ultimate Mortality Table with interest at [5.00%] and continuous functions].

SECTION 2.

DEFINITIONS

2.1 What are the most commonly used terms and what do they mean?

administrative office – [CUNA Mutual Insurance Society, 2000 Heritage Way, Waverly, Iowa, 50677].

age – The insured's age at issue is his or her age as of their last birthday. The insured's age under the policy will be increased by one year on each policy anniversary thereafter.

beneficiary – The person(s) (or entities) named by the owner to receive proceeds due to the insured's death.

insured – The person whose life this policy insures. The insured is shown on the Policy Data Page.

irrevocable beneficiary – A beneficiary who has certain rights which cannot be changed unless he or she consents to the change.

legal partner – The person with whom you have entered into a legally-sanctioned domestic partnership or civil union that grants you the same rights, responsibilities, and obligations as married couples in accordance with applicable state laws. We will not recognize a partner relationship in any state that does not legally recognize such relationship.

loan balance – The sum of any unpaid policy loan(s) and accrued interest on the policy loan(s).

maturity date – The date all premium payments are completed.

owner – The person (or entity) who owns this policy. The owner is shown on the application, unless later changed as allowed by this policy. If no owner is named, then the insured is the owner.

policy anniversary – The same day and month as the policy issue date for each year the policy remains in force.

policy issue date – The date that is used to determine policy years and policy anniversaries. The policy issue date is shown on the Policy Data Page.

policy year – Any twelve-month period beginning on the policy issue date or on a policy anniversary and ending one day before the next policy anniversary.

proof of death – Proof of death satisfactory to us. Such proof may consist of a certified copy of the death certificate of the insured, or other lawful evidence providing equivalent information.

pro-rata – A proportional share that is determined based on a ratio.

we, our, us – [CUNA Mutual Insurance Society].

written request – A signed and dated written notice in a form satisfactory to us.

you, your – The owner of this policy.

SECTION 3.

GENERAL INFORMATION

3.1 What does the entire contract consist of?

The policy form, Policy Data Page, any attached rider(s) and/or endorsement(s), and a copy of the application are the entire contract between you and us. The statements contained in the application or reinstatement application (in the absence of fraud) are considered representations and not warranties.

No one except our president or secretary has the authority to change or waive any of our rights or requirements under this policy. Any change must be in writing and attached to your policy.

3.2 When does your policy become incontestable?

This policy is incontestable after it has been in force during the insured's lifetime for two (2) years from the policy issue date or reinstatement date. Statements made in the application or reinstatement application will not be used by us to void your policy or challenge a claim, unless the statement is material, is contained in your application that is attached to your policy, and within the contestable period. A statement is material if, based on correct and complete information, we would have:

- a.) denied coverage;
- b.) issued the policy at a higher premium; or
- c.) issued the policy on some other basis than applied for.

After this 2-year period, we can not contest coverage except for:

- a.) non-payment of premiums; or
- b.) fraud in the procurement of the policy or reinstated policy.

If this policy is void as a result of a contest, the premiums you paid (including any rider premiums), reduced by any dividends paid in cash, dividends applied to pay premiums, and any loan balance, for this policy will be refunded to you without interest.

3.3 What if the insured's age or gender is misstated?

If the insured's age or gender is misstated, we will adjust the amount payable and other benefits. The adjustment will be based on what the premiums paid would have purchased at the correct age or gender.

3.4 Is suicide covered by this policy?

Suicide by the insured, whether sane or insane, within two (2) years of the policy issue date is not covered by this policy. If the insured dies by suicide during this 2-year period, the premiums you paid (including any rider premiums), reduced by any dividends paid in cash, dividends applied to pay premiums, and any loan balance will be refunded to you without interest. If the insured is also the owner, the refund will be paid to the insured's spouse or legal partner, if living, otherwise to the insured's estate.

SECTION 4.

OWNER

4.1 How can you exercise your rights under this policy?

You can exercise all the rights allowed by this policy during the insured's lifetime by written request.

4.2 Can you change ownership of your policy?

You may change ownership of your policy at any time while the insured is living by written request. The written consent of each irrevocable beneficiary and assignee, if any, is required as part of such written request. The change will take effect as of the date you signed the written request, unless you specify otherwise. We are not liable for any payment we make or action we take before receiving any such written request at our administrative office.

4.3 Can you assign your policy?

You can assign your policy while it is in force by written request provided:

- a.) the assignment is in writing on a form acceptable to us;
- b.) it is signed by you and each irrevocable beneficiary; and
- c.) it is received by us at our administrative office.

The assignment will be effective on the date you signed the written request, unless you specify otherwise. We will not be responsible for any action taken before we record the request or for the validity of any assignment. An assignment is subject to any policy loan(s) against this policy. Once we receive the written request for an assignment, your rights as owner and the interest of the insured, beneficiary and any irrevocable beneficiary will be subject to the assignment.

SECTION 5.

BENEFICIARY

5.1 Are there different classes of beneficiaries?

There are different classes of beneficiaries called primary and contingent. These classes set the order of payment of death proceeds. There may be more than one beneficiary in a class. Beneficiaries in the same class will receive equal payments unless we have written instructions to the contrary. Only a beneficiary who outlives the insured is eligible to receive the death proceeds. If no primary beneficiary outlives the insured, the death proceeds will be paid to the contingent beneficiary. If no beneficiary is named or if no primary or contingent beneficiary outlives the insured, death proceeds will be paid to the insured's spouse or legal partner, if living, otherwise to the insured's estate.

5.2 Can you change a beneficiary?

You can change a beneficiary of this policy at any time while the insured is living by written request. The written consent of each irrevocable beneficiary and assignee, if any, is required as part of such written request. The change will take effect as of the date you signed the written request, unless you specify otherwise. We are not liable for any payment we make or action we take before receiving any such written request at our administrative office.

SECTION 6.

PREMIUMS

6.1 What is the premium for this policy and how long is it payable?

The premium for this policy and the number of years premiums must be paid are shown on the Policy Data Page. Premium payments cease when all required premium payments have been made, or upon the death of the insured, if earlier. Premiums are not required if your policy continues in force as extended term insurance, reduced paid-up insurance, or if this policy is changed to a fully paid-up policy.

6.2 When and where is the premium payable?

Premiums must be paid during the lifetime of the insured, on or before the date they are due. The first premium is due on the policy issue date. No insurance is in force until the first premium payment is received by us. Each premium payment after the first must be received by us at our administrative office on or before the date it is due. A premium payment after the first can be paid to us at our administrative office or to an authorized agent. We will give you a receipt for a premium payment if you request it.

6.3 Can you make a premium payment after the date it is due?

Your policy has a 31-day grace period. This means you have thirty-one (31) days beyond the date the premium is due to make a premium payment. Your policy will continue in force during the grace period. Your premium payment must be received at our administrative office on or before the end of the grace period. If the insured dies during the grace period, we will deduct a premium for the grace period from the death proceeds. The grace period does not apply to the first premium payment.

6.4 What happens if a premium payment is not received on or before the end of the grace period?

If a premium payment is not received on or before the end of the 31-day grace period, one of the following will occur:

- a.) if your policy has no cash value, your coverage will terminate; or
- b.) if your policy has cash value and the automatic premium loan option is in effect, an automatic premium loan will occur as described in Section 12; or
- c.) if your policy has cash value and the automatic premium loan option is not in effect, one of the nonforfeiture options in Section 13 will apply. See Section 13 for a description of your nonforfeiture options.

6.5 Can your policy be reinstated?

If your policy lapses or is in force under a nonforfeiture option, you may ask us to reinstate your policy while the insured is living within five (5) years of the last premium due date. In order to reinstate your policy, we require the following:

- a.) completion of a reinstatement application before the maturity date shown on the Policy Data Page;
- b.) evidence of insurability which is satisfactory to us;
- c.) payment of all the past due premiums on your policy;
- d.) payment of interest on all past due premiums; and
- e.) payment or reinstatement of any loan balance which existed prior to reinstatement. Interest on the loan balance will be charged at the policy loan interest rate shown on the Policy Data Page.

Interest on past due premiums will be calculated based on the reinstatement rate of interest in effect for this policy form as of the date we receive your request for reinstatement. The rate of interest for reinstatement will never exceed the maximum reinstatement interest rate shown on your Policy Data Page.

SECTION 7.

COVERAGE PROVIDED

7.1 What is the coverage provided by this policy?

This policy provides death proceeds payable to the beneficiary if the insured dies while this policy is in force and prior to the maturity date. If this policy is in force and the insured is living on the maturity date, the death proceeds are payable to you.

7.2 When does coverage begin?

Your coverage begins after we approve your application and receive your first premium payment. Your coverage then takes effect as of the policy issue date shown on the Policy Data Page.

7.3 When does coverage end?

The coverage provided by this policy ends on the earliest of the following:

- a.) the date of the insured's death;
- b.) the date we receive your written request to terminate or surrender your policy;
- c.) the date a grace period ends without a premium payment and your policy has no cash value;
- d.) the date your loan balance equals or exceeds the cash value of the policy plus the cash value of any paid-up additional insurance;
- e.) the date the nonforfeiture option ends, if your coverage is in force as extended term insurance; or
- f.) the maturity date.

7.4 Can this policy be changed to a fully paid-up policy before the maturity date?

This policy may be changed to a fully paid-up policy as of any premium due date when the cash value of your policy plus the cash value of any paid-up additional insurance and the value of any dividend accumulations equals or exceeds the net single premium for this policy at the insured's current age. You must make written request for this policy change. The cash value of any paid-up additional insurance or dividend accumulations not needed to make the change will be continued on the paid-up policy. Any loan balance not repaid at the time of the change will be continued on the paid-up policy.

SECTION 8.

PAYMENT OF PROCEEDS

8.1 When do death proceeds become payable?

The death proceeds of this policy become payable to the beneficiary on file at our administrative office when we receive proof of death of the insured.

8.2 What amount is payable as death proceeds?

The amount payable as death proceeds is equal to the total of the following amounts:

- a.) the amount of insurance shown on the Policy Data Page (or the amount of reduced paid up insurance, if applicable);
- b.) plus any premiums paid beyond the month in which the insured died;
- c.) plus the value of any dividend accumulations;
- d.) plus the amount of any paid-up additional insurance;
- e.) plus a pro-rata share of any dividend payable for the year in which the death occurs;
- f.) minus any premium due;
- g.) minus any loan balance.

If your policy is in force as extended term insurance on the date of the insured's death, the amount payable as death proceeds is the amount of extended term insurance in force as of the date of death.

We will pay interest on single-sum proceeds, if required by state law. Interest, if any, will be calculated at the rate and for the time period required by state law.

8.3 How are death proceeds paid?

Death proceeds are paid in a single sum unless a settlement option has been selected. We reserve the right to pay proceeds to an estate or other entity in a single sum. Payment is subject to the rights of any assignee.

You may select a settlement option while the insured is living by written request. The written consent of each irrevocable beneficiary and assignee will be required at the time of selection.

Generally, a beneficiary can select a settlement option only after the insured's death. However, you may designate that a beneficiary is not permitted to change a settlement option you have selected.

8.4 When do maturity proceeds become payable?

The maturity proceeds of this policy become payable to you if the insured is living on the maturity date.

8.5 What amount is payable as maturity proceeds?

The amount payable as maturity proceeds is equal to:

- a.) the cash value of your policy;
- b.) plus the cash value of any paid-up additional insurance;
- c.) plus any dividend accumulations;
- d.) minus any loan balance.

SECTION 9.

SETTLEMENT OPTIONS

9.1 What settlement options are available?

There are 4 settlement options available for payment of proceeds. They are described below. Other methods of payment may be available upon agreement between you and us.

OPTION 1 – Interest Option. Interest is paid on the proceeds which we hold as a principal sum during the lifetime of the payee. Payments may be made either once a year or once a month. We determine the rate of interest from time to time, but it will not be less than an effective annual rate of 2.00%.

OPTION 2 – Installment Option. Monthly payments are made for a chosen number of years, not less than ten (10), nor more than thirty (30). If the original payee dies before payments have been made for the chosen number of years: (a) payments will be continued for the remainder of the period to the successor payee; or (b) the present value of the remaining income payments, computed at the interest rate used to create the Option 2 rates, will be paid to the successor payee or to the last surviving payee's estate, if there is no successor payee.

Dividends, if any, will be payable as determined by us. We do not anticipate any dividends will be paid.

OPTION 3 – Life Income – Guaranteed Period Certain. Monthly payments are made for as long as the payee lives. If the original payee dies before all of the payments have been made for the guaranteed period certain: (a) payments will be continued during the remainder of the guaranteed period certain to the successor payee; or (b) the present value of the remaining payments, computed at the interest rate used to create the Option 3 rates, will be paid to the successor payee or to the last surviving payee's estate, if there is no successor payee.

The guaranteed period certain choices are:

- a.) 0 years (life income only);
- b.) 5 years;
- c.) 10 years;
- d.) 15 years; or
- e.) 20 years.

The amount of each monthly payment is based on the payee's gender and their age as of the date of the first payment. We require satisfactory proof of the payee's age and gender.

Dividends, if any, will be payable as determined by us. We do not anticipate any dividends will be paid.

OPTION 4 – Joint and Survivor Life Income – 10 Year Guaranteed Period Certain. Monthly payments will be made for as long as either of the original payees is living. If at the death of the second surviving payee, payments have been made for less than ten (10) years: (a) payments will be continued during the remainder of the guaranteed period certain to the successor payee; or (b) the present value of the remaining payments, computed at the interest rate used to create the Option 4 rates, will be paid to the successor payee or to the last surviving payee's estate, if there is no successor payee.

The amount of each monthly payment is based on each payee's gender and their age as of the date of the first payment. We will require satisfactory proof of the payee's age and gender.

Dividends, if any, will be payable as determined by us. We do not anticipate any dividends will be paid.

9.2 What is the minimum amount which can be applied under a settlement option?

The minimum amount which can be applied under Option 1 is \$2,500. If the monthly interest payment for Option 1 is less than \$20, we reserve the right to pay interest annually. The minimum amount which can be applied under all other Options is the greater of \$2,500 or the amount required to provide a monthly payment of \$20.

9.3 What rates will be used to determine monthly payments for Options 2 through 4?

The rates shown in the following tables are used to determine the minimum payment values for monthly payments. Higher current rates may be offered. Current rates are available upon your request to our administrative office.

The Option 2 rates are based on the settlement option interest rate of 2.00%.

The Option 3 and 4 rates are based on the Annuity 2000 Table and with compound interest at the settlement option interest rate of 2.00%. Rates for year's payable and guaranteed periods certain not shown, if allowed by us, will be calculated on an actuarially equivalent basis and will be available upon your request.

The amount of each monthly payment for Options 3 and 4 is based on each payee's gender and their adjusted age as of the date of the first payment. The adjusted age is the age last birthday minus the number of years shown in the Age Reduction column of the following table. The policy years elapsed are measured from the policy issue date to the effective date of the settlement option. Any partial year is considered a full policy year.

<u>Policy Years Elapsed</u>	<u>Age Reduction</u>
0-10	0 years
11-20	1 years
21-30	2 years
31-40	3 years
41+	4 years

OPTION 2 – Installment Option. The amount of each monthly payment for each \$1,000 of proceeds applied under this option is shown in the following table.

<u>Number of Years Payable</u>	<u>Monthly Payment for each \$1,000 Applied</u>
10	9.18
15	6.42
20	5.04
25	4.22
30	3.68

OPTION 3 – Life Income – Guaranteed Period Certain. The amount of each monthly payment for each \$1,000 of proceeds applied under this option is shown in the following table.

Years	M A L E						F E M A L E					
	Adjusted Ages						Adjusted Ages					
	55	60	65	70	75	80	55	60	65	70	75	80
0	3.90	4.42	5.12	6.10	7.44	9.31	3.60	4.04	4.63	5.46	6.66	8.44
5	3.89	4.40	5.08	6.00	7.21	8.76	3.60	4.03	4.61	5.41	6.54	8.11
10	3.86	4.34	4.95	5.70	6.57	7.46	3.58	4.00	4.54	5.25	6.16	7.17
15	3.80	4.22	4.71	5.23	5.72	6.08	3.55	3.93	4.41	4.97	5.54	6.00
20	3.70	4.04	4.38	4.68	4.88	4.99	3.49	3.83	4.20	4.56	4.83	4.97

OPTION 4 – Joint and Survivor Life Income – 10 Year Guaranteed Period Certain. The amount of each monthly payment for each \$1,000 of proceeds applied under this option is shown in the following table.

MALE ADJUSTED AGE	FEMALE ADJUSTED AGE					
	55	60	65	70	75	80
60	3.23	3.40	3.55	3.67	3.75	3.81
65	3.34	3.57	3.79	3.98	4.13	4.23
70	3.43	3.72	4.02	4.31	4.56	4.75
75	3.49	3.83	4.21	4.62	5.01	5.32
80	3.53	3.90	4.35	4.87	5.42	5.91

SECTION 10.

DIVIDENDS

10.1 Will dividends be paid?

This policy is “participating”, which means it may share in any dividends we pay.

Each year we determine how much money can be paid as dividends. This is called divisible surplus. We then determine how much of this divisible surplus is to be allocated to this policy.

Any dividends allocated to this policy will be payable on policy anniversaries. Dividends are payable provided your policy is in force other than as extended term insurance and all premiums due prior to that policy anniversary have been paid.

If this policy terminates due to the insured's death, a pro-rata share of any dividend payable for the year of death will be added to the death proceeds payable.

10.2 How are dividends used?

Dividends may be used in one of the following ways (called dividend options):

- a.) Cash – Dividends may be paid in cash to you.
- b.) Reduce Premiums – Dividends may be used to pay part or all of any premium due on the policy anniversary. If the dividend is not enough to pay the full premium due, the balance must be paid by the end of the grace period. Any portion of a dividend not needed to pay the current premium due will buy paid-up additional insurance.
- c.) Dividend Accumulations – Dividends may be left with us to accumulate at interest. Your accumulations will earn interest at a rate which will be determined annually. Dividend accumulations can be withdrawn. We may allow you to use dividend accumulations to purchase paid-up additional insurance, upon our consent. We reserve the right to limit the amount you may purchase and to require evidence of insurability satisfactory to us prior to granting consent. The amount of paid-up additional insurance purchased is determined by the single premium rate at the insured's age at that time. Dividend accumulations will be paid to you upon surrender of your policy.
- d.) Paid-Up Additional Insurance – Dividends may be used to purchase paid-up additional insurance. The amount of insurance is determined by the single premium rate at the insured's age at that time. Paid-up additional insurance is also “participating” and will share in the divisible surplus of the Company. Paid-up Additional Insurance has cash value and can be surrendered as long as it is not securing a policy loan. The cash value of any paid-up additional insurance will be paid to you upon surrender of your policy.

A dividend option may be elected in the application. You may change the dividend option elected at a later time. If no dividend option is elected in the application, we will apply dividends under the paid-up additional insurance option. Dividends will not be paid if this policy continues in force as extended term insurance.

SECTION 11.

CASH VALUE AND POLICY SURRENDER

11.1 What is the cash value of your policy?

The cash value of your policy, when all premiums due have been paid, is the guaranteed cash value shown on the Table of Nonforfeiture Values on your Policy Data Page. The table shows the guaranteed cash value on certain policy anniversaries. Cash values can be calculated at any time during a policy year. In that case, allowance will be made for the period of time since the last policy anniversary and for any premiums paid for any part of that policy year.

The basis of computation for the cash value is shown on the Policy Data Page. We have filed a detailed description of the method of computation of these values with the insurance supervisory official of the state in which the policy is delivered.

11.2 Can you surrender your policy?

You may surrender your policy by written request. The written consent of each irrevocable beneficiary and assignee, if any, is required as part of such written request.

11.3 What amount will you receive as surrender proceeds?

The amount you will receive as surrender proceeds is equal to:

- a.) the cash value of your policy;
- b.) plus the cash value of any paid-up additional insurance;
- c.) plus any dividend accumulations;
- d.) minus any loan balance.

Any premiums paid beyond the surrender date will be refunded to you upon payment of the surrender proceeds.

If your policy is in force as reduced paid-up insurance or extended term insurance it will have a cash value and can be surrendered at any time.

If your policy is surrendered within 30 days following a policy anniversary the cash value of the policy will not be less than the cash value as of that anniversary.

The surrender date of the policy is the date we receive your written request for surrender. The amount you receive as surrender proceeds is determined as of the surrender date. Your coverage under this policy will terminate and your policy will be void as of the surrender date.

11.4 How and when will the surrender proceeds be paid?

The surrender proceeds may be paid in one sum, or the proceeds may be applied to any of the settlement options described in Section 9.

We reserve the right to postpone payment of your surrender proceeds for up to six (6) months from the surrender date. We will pay interest on surrender proceeds that are postponed for more than 30 days, if required by state law. Interest, if any, will be calculated at the rate and for the time period required by state law.

SECTION 12.

POLICY LOANS

12.1 Are loans on this policy available?

Loans on this policy are available by written request while the insured is living and prior to the maturity date. A loan cannot be made if your policy is in force under extended term insurance. The written consent of each irrevocable beneficiary and assignee, if any, is required as part of such written request. Your policy is the sole security for the loan. Any outstanding loan balance will reduce the amount payable upon surrender, death or maturity.

12.2 What is the maximum amount available for a loan?

The maximum amount available for a loan is referred to as the loan value. The loan value is equal to:

- a.) your cash value as of your next policy anniversary;
- b.) plus the cash value of any paid-up additional insurance;
- c.) minus any loan balance;
- d.) minus loan interest to the next policy anniversary.

Any premiums due and unpaid at the time of the loan will be deducted from the loan proceeds.

12.3 What is the loan date?

The loan date is the date we process your written request for a loan. We reserve the right to postpone the loan date for up to six (6) months after your written request. A policy loan used to make a premium payment to us will not be postponed.

12.4 How is interest determined on a loan?

Interest accrues daily on a loan at the policy loan interest rate. The policy loan interest rate is shown on the Policy Data Page. It will not change.

Interest accrues from the loan date or from the premium due date on policy loans used to pay premiums.

Interest is due and payable on each policy anniversary. Any interest not paid when due will be added to the loan principal and charged the policy loan interest rate. Accrued interest on a policy loan becomes part of the loan balance.

12.5 Can you repay the loan balance on this policy?

All or part of any loan balance on this policy may be repaid while the insured is living and prior to the maturity date.

If the loan balance equals or exceeds the cash value of the policy, plus the cash value of any paid-up additional insurance, we will mail you and any assignee a notice of termination in coverage at the last known address on file at our administrative office. You will have sixty (60) days to pay the default amount shown on the notice. If payment is not received by us, your coverage will terminate. Upon termination, any dividend accumulations will be paid to you.

12.6 What is the automatic premium loan option?

The automatic premium loan option is an automatic loan made under your policy to pay premium payments unpaid at the end of the grace period as described in Section 6. If the loan value is too small to pay the past due premium payment, a loan will be made to pay as much of the premium payment as possible.

This option is offered at the time of application for this policy. It may be elected or cancelled at any time by written request. Your written request to elect this option must be received by us at our administrative office before the 31-day grace period expires for an unpaid premium payment in order to apply to that payment. Your request to cancel this option will apply to premiums that come due after we receive your written request for cancellation at our administrative office.

SECTION 13.

NONFORFEITURE OPTIONS

13.1 What are your nonforfeiture options?

If you terminate this policy or stop paying premiums and your policy has cash value, you may elect one of the nonforfeiture options described below by written request. The written consent of each irrevocable beneficiary and assignee, if any, is required as part of such written request.

If no written request is received from you within sixty (60) days after the premium due date, Option 1, Extended Term Insurance will apply unless it is not available. If extended term insurance is not available, it will be indicated on your Policy Data Page and Option 2, Reduced Paid-Up Insurance, will apply.

Allowance for the period of time since the last policy anniversary and for any premiums paid since the preceding policy anniversary will be included in the calculation of the value that is applied to a nonforfeiture option.

OPTION 1: EXTENDED TERM INSURANCE. The amount that would be payable as surrender proceeds (described in Section 11.3) will be used to purchase extended term insurance. If the policy is a rated premium class policy, this option may not be available. Your Policy Data Page will indicate if the extended term insurance option is not available.

The amount of the extended term insurance will be equal to:

- a.) the amount of insurance shown on your Policy Data Page;
- b.) plus the amount of any paid-up additional insurance;
- c.) plus the value of any dividend accumulations;
- d.) less any loan balance.

The extended term insurance will start as of the due date of the unpaid premium. The length of the extended term insurance period will be determined by using the amount that would be payable as surrender proceeds (described in Section 11.3) as a net single premium rate for the insured's age on that date.

Dividends will not be paid if this policy is in force as extended term insurance.

OPTION 2: REDUCED PAID-UP INSURANCE. Your cash value will be used to purchase reduced paid-up insurance with the same maturity date as the policy. If the policy has dividend accumulations or paid-up additional insurance, they will continue on the reduced paid-up policy. The amount of the paid-up insurance will be equal to what the cash value can buy as a net single premium, based on the insured's age as of the due date of the unpaid premium. Any loan balance not repaid at the time of the change to reduced paid-up insurance will be continued on the reduced paid-up policy.

OPTION 3: SURRENDER FOR CASH. You may surrender your policy for cash as described in Section 11.

WHOLE LIFE INSURANCE POLICY

Proceeds Payable at Earlier of Insured's Death or Maturity Date.
Premiums Payable Until Earlier of Insured's Death or Maturity Date.
Participating.

CUNA MUTUAL INSURANCE SOCIETY
2000 Heritage Way, Waverly, Iowa 50677
Telephone: (319) 352-4090

INDIVIDUAL WHOLE LIFE INSURANCE APPLICATION

Organization ID _____

1. Proposed Insured

Name _____
First Middle Last
Address _____
City _____ State _____ ZIP _____
Driver's Lic. No. & State of Issue _____
Occupation _____
Annual Income \$ _____

Gender ☐ Male ☐ Female Birth State _____
Date of Birth _____
Month Day Year
Soc. Sec. No. _____
Home Phone _____ Best Time to Call: ☐ Day ☐ Eve
Cell Phone _____ ☐ Day ☐ Eve
Work Phone _____ ☐ Day ☐ Eve

2. Owner if other than Proposed Insured *Complete and check a, b, or c.*

Name _____
Address _____
City _____ State _____ ZIP _____
☐ Social Security No. _____ ☐ EIN _____
Best Number to Call _____

☐ a. Individual(s): U.S. Citizen? ☐ Yes ☐ No
Date of Birth _____
Relationship to Proposed Insured _____
☐ b. Corporation or Business
☐ c. Trust: *If valid trust (under state law), estate or pension trust, give name of trust and EIN of the legal entity; otherwise, name of grantor-trustee and their Social Security Number.*

3. Owner Identification Verification *Complete a or b.*

a. Individual Government Photo Identification

☐ Driver's License ☐ Passport
☐ State Identification Card ☐ National Identification Card

Issue Number _____
State/Country Where Issued _____

☐ Alien Registration
☐ Military Card
Issue Date _____
Month Day Year
Expiration Date _____
Month Day Year

b. Corporation or Business Identification

ID Number _____
State/Country Where Formed _____

Formation Date _____
Month Day Year

4. Plan Information

a. Plan of Insurance

Whole Life Amount of Insurance \$ _____
☐ Exercising Guaranteed Insurability Rider from _____ (Policy Number)

c. Dividends *(Check one.)*

If no dividend option is selected, dividends will purchase paid-up additions.
☐ Purchase Paid-Up Additions
☐ Accumulate at Interest
☐ Apply to Premium
☐ Return by Check

b. Automatic Premium Loan (APL)

Check here only if you do **not** want the APL provision: ☐

5. Proposed Rate Classification *Check only one Rate Classification; if applicable, complete Table or Flat Extra.*

☐ Standard Non-Tobacco (N) ☐ Preferred Non-Tobacco (P)
☐ Standard Tobacco (S) ☐ Standard Plus Non-Tobacco (R)
☐ Standard Plus Tobacco (T)

Rate classes P, R and T are only available with face amounts of \$100,000 or greater.

Table _____

Flat Extra _____

6. Optional Riders

- ☐ Waiver of Premium
 ☐ Guaranteed Insurability Rider \$ _____
- ☐ Accidental Death Benefit \$ _____
 ☐ Children's Insurance Rider No. of Units _____
 (Complete Section 7)

7. Proposed Insured Children - Rider *Use separate sheet if needed.*

Name of Children (First, Middle and Last)	Relationship to Proposed Insured	Gender (check one)	Birth Date	Birth State
1)		<input type="checkbox"/> M <input type="checkbox"/> F		
2)		<input type="checkbox"/> M <input type="checkbox"/> F		
3)		<input type="checkbox"/> M <input type="checkbox"/> F		
4)		<input type="checkbox"/> M <input type="checkbox"/> F		

8. Replacement Questions

a. Does any proposed insured have any existing life insurance or annuities in this or any other company? ☐ Yes ☐ No

b. Total Life Insurance Coverage (including those being replaced): ☐ Check here if no coverage.

Insured Name	Company	Amount	Year Issued
		\$	
		\$	

c. Will the proposed coverage replace, discontinue or change any existing life insurance or annuities in this or any other company? ☐ Yes ☐ No If yes, what company? _____ What policy number? _____

9. Beneficiary(ies) *Named beneficiaries may be changed by the owner unless it is otherwise specified.*

Primary Beneficiary(ies): *The primary beneficiary(ies) named will receive any proceeds that may be payable upon death.*

First and Last Name	Relationship	Address

Contingent Beneficiary(ies): *The contingent beneficiary(ies) named will receive the proceeds ONLY if no primary beneficiary is living at that time.*

First and Last Name	Relationship	Address

10. Children's Insurance Rider Beneficiary(ies) *If Children's Insurance Rider applied for, the primary beneficiary will be the Proposed Insured in Section 1 unless otherwise stated below.*

First and Last Name	Relationship	Address

11. Remarks

12. Personal Statement(s) *Use separate sheet if needed; collect signature(s) of owner and all proposed insured(s) required to sign in Section 18; and date*

a. For any proposed insured:

Name	Height	Weight	Attending Physician Name and Address
Proposed Insured	Feet/Inches		
Proposed Insured Child - Rider	Feet/Inches		
Proposed Insured Child - Rider	Feet/Inches		
Proposed Insured Child - Rider	Feet/Inches		
Proposed Insured Child - Rider	Feet/Inches		

b. Has any proposed insured:

1. Used tobacco in any form including nicotine substitute within the last 12 months?..... ☐ Yes ☐ No
 2. Used tobacco in any form including nicotine substitute within the last 24 months?..... ☐ Yes ☐ No
 3. Ever had life or disability income insurance denied, rated, or otherwise modified?..... ☐ Yes ☐ No
 4. Within the last five years, had a driver's license suspended or revoked or been convicted of any moving violation or been involved in any accident in which any proposed insured was found to be at fault?..... ☐ Yes ☐ No
 5. Ever engaged or plan to engage in the next two years in flights as a pilot or crew member?
(If yes, complete Aviation Supplement) ☐ Yes ☐ No
 6. Ever engaged or plan to engage in the next two years in activities such as hang-gliding, sky diving, ballooning, parachuting, bungee jumping, ultralight, soaring, rock or mountain climbing, skin or scuba diving, or vehicle racing? (If yes, complete Hazardous Sports Form)..... ☐ Yes ☐ No
 7. Ever been convicted of a felony or misdemeanor or have any such charge currently pending?..... ☐ Yes ☐ No
 8. Ever used narcotics, barbiturates, amphetamines, hallucinogens, heroin, cocaine, or other habit forming drugs, except as prescribed by a member of the medical profession? ☐ Yes ☐ No
 9. Ever been treated, counseled for, or been advised by a member of the medical profession to discontinue or seek treatment for the use of alcohol, prescribed, or non-prescribed drugs?..... ☐ Yes ☐ No
- c. Does any proposed insured plan to travel or reside outside the U.S. or Canada within the next two years? .. ☐ Yes ☐ No
- d. Are all proposed insured(s) a citizen of the United States?
If yes, no details needed. If no, details and documentation required. ☐ Yes ☐ No
- e. Has any proposed insured ever been treated for or diagnosed by a member of the medical profession as having diabetes; high blood pressure; cancer; heart condition; lupus; paralysis or stroke; alcoholism; or disorders related to: intestines; breathing; blood; seizures; mental or nervous system; muscles; liver; or kidney? ☐ Yes ☐ No
- f. Has any proposed insured ever been diagnosed by a member of the medical profession or tested positive for Human Immunodeficiency Virus (AIDS virus) or Acquired Immune Deficiency Syndrome (AIDS)? ☐ Yes ☐ No
- g. Has any proposed insured, during the last 5 years, consulted, received treatment, or been advised to seek treatment by a member of the medical profession for any disease, injury, or illness not listed in question number 12e.? ☐ Yes ☐ No
- h. Has any proposed insured, during the last five years, been unable to work or attend school because of any illness or injury? ☐ Yes ☐ No

Please provide details of "Yes" answers (IDENTIFY QUESTION, PERSON, CIRCLE APPLICABLE ITEMS). Include diagnoses, treatment, dates, duration and names and addresses of all attending physicians and medical facilities.

13. Payor *(Complete only if other than the Owner.)*

Name _____ Daytime Phone _____
 Address _____ City _____ State _____ ZIP _____

14. Payment Information *Complete both a and b.*

- a. Premium \$ _____ ACH: ☐ Monthly ☐ Quarterly ☐ Semiannually ☐ Annually
 Direct Bill: ☐ Quarterly ☐ Semiannually ☐ Annually
- b. Payment with Application \$ _____ ☐ Draft through ACH ☐ Check *Make checks payable to: CUNA Mutual Insurance Society*

15. Automatic Payment Authorization

I authorize CUNA Mutual Insurance Society to retain my account information and deduct premiums from my account for the insurance coverage applied for on this application. This authorization will remain in effect until revoked by me in writing or by telephone.

Deductions will be determined by the policy effective date unless another draft date (1-28) is selected: _____
 Monthly Day (1-28)

Type of Account: ☐ Share Draft/Checking ☐ Share Account/Savings
Attach voided check. Only available for accounts accepting electronic deductions.

For Share Accounts/Savings:

Financial Institution _____
 Name Address Phone

Account Number _____ Routing Number _____

Signature of Account Owner (if other than Proposed Insured) _____

16. Temporary Insurance Eligibility Questions

Has any proposed insured:

- ☐ Yes ☐ No (a) Within the last 12 months, received, sought or had recommended any treatment for: cancer; stroke; any disease of the heart; any disease of the liver; any disease of the immune system; or alcohol/drug use?
☐ Yes ☐ No (b) Been advised to be hospitalized or is a patient in a hospital or medical facility at the time of this application?

If either question is answered yes or left blank, no agent of CUNA Mutual Insurance Society (Company) is authorized to accept money and NO COVERAGE will take effect under the Temporary Insurance Agreement.

17. Temporary Insurance Agreement

This Agreement provides a **LIMITED AMOUNT** of life insurance on any proposed insured(s) for a **LIMITED TIME** while the Company considers the application for a new policy. Coverage provided under this Agreement does not apply to any rider providing waiver of premium or accidental death benefit.

- a. **THIS TEMPORARY COVERAGE AMOUNT** is limited to the amount of coverage applied for up to a maximum benefit of \$500,000 per proposed insured.
- b. **COVERAGE BEGINS** under this Agreement when we receive the full first premium required by the Company.
- c. **COVERAGE ENDS** automatically under this Agreement on the EARLIEST of the following: 1) When coverage starts under the policy applied for; 2) When we offer coverage other than as applied for; 3) When we mail notice to the owner of our decision to decline the application or terminate coverage under this Agreement; 4) When you request cancellation; or 5) 60 days after the date of the application.
- d. **COVERAGE EXCLUSIONS.** No coverage will take effect under this Agreement if: 1) Any proposed insured commits suicide; 2) The application contains material misrepresentation or is fraudulently completed; or 3) Payment of premium is not honored for payment when first presented or the Company is unable to collect the first premium payment due to incomplete or incorrect payment information.

IF ANY OF THE CONDITIONS OF THIS AGREEMENT ARE NOT MET, IT IS NOT IN EFFECT AND THE COMPANY'S SOLE LIABILITY WILL BE TO RETURN ANY PREMIUM ACCEPTED TO THE OWNER.

18. Agreement/Authorization

I have read this application and all statements and answers pertaining to me. All my statements and answers are true and complete to the best of my knowledge and belief. I understand that my statements and answers in this application and any supplemental application are the basis for any policy issued by the Company, and that no information will be considered to be given to the Company unless it is stated in the application or supplemental application. Except as stated in the Temporary Insurance Agreement, if eligible, I understand that this insurance becomes effective only if: (1) a policy is issued by the company and it is delivered to and accepted by the owner; and (2) my first premium due is paid in full while each proposed insured is alive. Agents or examiners are not authorized to determine insurability, void, waive or change any terms of the application, or make a contract for the Company. My agreement in writing is required for entries made by the Company in Section 20 as to age at issue, gender, plan of insurance, riders, amount of insurance, benefits or rate class.

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

I authorize any health care providers, pharmacy benefit manager or other pharmaceutical firm, insurance companies, MIB, Inc., consumer reporting agency, the Department of Motor Vehicles, financial institution, or employer having information about my physical or mental condition, prescription drug records, financial status, employment status, or other relevant information about me or my minor children to give all information (except psychiatric treatment notes) to the Company or its reinsurers to determine eligibility for insurance or benefits. Information obtained will be released only to reinsurers, MIB, Inc., persons performing business duties as delegated or contracted for by the Company related to my application and subsequent insurance-related functions, as permitted or required by law, or as I further authorize. Some of the health information noted above may be disclosed to persons or organizations that are not subject to federal health information privacy laws, resulting in the information no longer being protected under such laws.

I agree this authorization is valid for 24 months, a copy is as valid as the original, and I or my authorized representative can receive a copy upon request. For the purposes of collecting information in connection with a claim for benefits, this Authorization is valid for the duration of the claim. I understand that: (1) I can revoke this authorization at any time by giving written request to the Company; (2) revocation of this authorization will not affect any prior action taken by the Company in reliance upon this authorization; and (3) failure to sign, or revocation of this authorization may impair the Company's ability to evaluate claims or process applications and may be a basis for denying this application or a claim for benefits. The Important Notice to Applicants for Insurance has been received by me.

If a corporation, business, or individual other than the proposed insured is named as owner in Section 2, I, the proposed insured, hereby consent to this coverage. I understand I have no rights of ownership to the policy, including the right to name a beneficiary.

I hereby acknowledge receipt of the Summary and Disclosure Notice for the Accelerated Benefit Option Endorsement.

OWNER IDENTIFICATION VERIFICATION: In accordance with the USA Patriot Act, the Company has implemented procedures to verify the identity of any person applying for insurance coverage. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who applies for insurance coverage.

CERTIFICATION OF TAXPAYER IDENTIFICATION NUMBER: I, the proposed owner(s) certify under penalties of perjury, that:

1. The taxpayer identification number(s) shown under Sections 1 and 2 (if Owner is other than the Insured), is my correct taxpayer identification number; and
2. I am NOT subject to backup withholding because: (a) I am exempt from backup withholding; or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends; or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. person (including a U.S. resident alien).

Certification Instructions. If you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return, check here - ☐.

The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to avoid backup withholding.

Signed on _____ at _____
Date City State

Signature of Proposed Insured if age 16 & over; otherwise,
Parent or Guardian

Signature of Owner (if other than Proposed Insured)

Signature of Proposed Insured Child if age 16 & over

Signature of Proposed Insured Child if age 16 & over

Signature of Proposed Insured Child if age 16 & over

Signature of Proposed Insured Child if age 16 & over

19. Agent Questions

To the best of your knowledge:

- a. Does any proposed insured have any existing life insurance or annuities with our company or any other company? ☐ Yes ☐ No
- b. Will this policy replace, discontinue, or change any existing life insurance or annuities? ☐ Yes ☐ No

If yes, I hereby confirm:

- 1) This replacement meets the standards identified in CUNA Mutual's Statement Regarding the Acceptability of Life and Annuity Replacements Sales.

- 2) The following sales material was used: _____
If no sales material used, check here: ☐

- 3) Reason(s) for replacement: _____

Customer Identification:

In accordance with the USA Patriot Act, I have reviewed the owner's identity documents and have recorded all necessary information in Section 3. ☐ Yes ☐ No

Signature of Agent

Date

Agent No.

20. Home Office Use Only

WAIVER OF PREMIUM BENEFIT FOR TOTAL DISABILITY RIDER

RIDER SECTION 1.

GENERAL INFORMATION

1.1 What is our agreement with you?

Our agreement with you includes this rider and its application, as a part of the policy to which it is attached. The provisions of the policy apply to this rider unless they conflict with the rider. If there is a conflict, the rider provision will apply. The issue date for this rider is shown on the Data Page for this rider. Statements contained in the application for this rider (in the absence of fraud) are considered representations and not warranties.

We promise to provide the waiver benefits described in this rider if:

- a.) the policy and this rider are in force; and
- b.) the insured becomes totally disabled while this policy and rider are in force, and is continuously disabled for at least 6 months; and
- c.) all the terms and conditions of this rider are met.

1.2 When does this rider become incontestable?

This rider is incontestable after it has been in force during the insured's lifetime for two (2) years from the rider issue date or reinstatement date. Statements made in the application or reinstatement application will not be used by us to contest this rider or challenge a claim under this rider, unless the statement is material, is contained in your application that is attached to your policy, and within the contestable period for this rider. A statement is material if, based on correct and complete information, we would have:

- a.) denied coverage;
- b.) issued the rider at a higher premium; or
- c.) issued the rider on some other basis than applied for.

After this 2-year period, we can not contest coverage except for:

- a.) non-payment of premiums; or
- b.) fraud in the procurement of the rider or reinstated rider.

Any period of time that the insured is disabled will be excluded in the calculation of the contestable period. If this rider is void as a result of a contest, any premium you paid for this rider will be refunded to you without interest.

1.3 When will this rider end?

The rider ends on the earliest of:

- a.) the date of death of the insured;
- b.) the date the policy lapses or is terminated;
- c.) the date the policy is continued as extended term insurance or reduced paid-up insurance under a nonforfeiture option;
- d.) the insured's age 65 policy anniversary, unless the insured has been continuously disabled for the previous 5 years (see Rider Section 3.3);
- e.) the date you choose to end this rider. You may end this rider by written request.

1.4 Does this rider have any cash or loan value?

This rider does not have any cash or loan value.

RIDER SECTION 2.

PREMIUMS

2.1 What is the premium for this rider?

The premium for this rider is shown on the Data Page for this rider. This rider is in force only after the first premium is paid. Coverage will continue as long as premiums are paid when due on both the policy and rider.

2.2 What happens if disability begins during a 31-day grace period?

All due premiums must be paid until we approve a claim under this rider to avoid a lapse in coverage.

2.3 Can this rider be reinstated?

You may request to reinstate this rider at the same time you apply to reinstate the policy. All of the reinstatement requirements described in your policy also apply to this rider.

RIDER SECTION 3.

BENEFIT PROVIDED

3.1 What is the benefit provided by this rider?

This rider provides for the waiver of premiums on this policy in the event the insured becomes totally disabled (as defined in Section 4) and is continuously disabled for at least six (6) months while this rider is in effect. This includes premiums due on all riders attached to this policy.

All benefits included under the policy will continue in force while premiums are being waived under this rider. Proceeds payable under the policy will not be reduced by any premiums that are waived under this rider.

3.2 When will we start waiving premiums?

We will waive premiums as of the date the total disability began, once we receive satisfactory proof that the insured's total disability has existed continuously for at least six (6) months.

The total disability must begin while this rider is in force, and premiums must be paid when due until we approve a claim under this rider in order to avoid a lapse in coverage. Once we approve payment of a claim under this rider, we will refund the portion of any premium paid that applies to the period beyond the end of the policy month in which that disability began. However, no premium which was due more than one (1) year prior to the time that the notice of claim is received by us will be waived or refunded unless it is shown that the notice of claim was given as soon as was reasonably possible.

3.3 How long will premiums be waived?

Premiums will be waived until the earliest of:

- a.) The date the insured's total disability ends;
- b.) The date the insured fails to give the required proof that total disability continues;
- c.) The date the insured fails to be examined medically when required;
- d.) The insured's age 65 policy anniversary, unless the insured has been continuously disabled for the previous five (5) years.

If the total disability begins before the insured's age 60 policy anniversary and we waive premiums continuously until his or her age 65 policy anniversary, we will waive all further premiums payable for the policy to which this rider is attached.

RIDER SECTION 4.

TOTAL DISABILITY DEFINED

4.1 What is total disability?

During the first twenty-four (24) months of disability, total disability means the insured is unable to perform any of the substantial and material duties of his or her regular occupation because of sickness or injury.

After the first twenty-four (24) months, total disability means the insured is unable to perform any of the substantial and material duties of their job or any other job for which he or she is reasonably qualified based on education, training or experience, because of sickness or injury.

If the insured is a full-time student, total disability means complete inability to attend school outside the home. If the insured is a full-time homemaker, total disability means complete inability to perform household duties.

Total disability also means the insured's total loss, which can not be recovered or corrected, of any of the following:

- a.) Sight of both eyes;
- b.) Use of both hands;
- c.) Use of both feet; or
- d.) Use of one hand and one foot.

Such total loss must occur while this rider is in force and will be considered total disability even if the insured is able to engage in an occupation.

RIDER SECTION 5.

NOTICE OF CLAIM AND PROOF OF DISABILITY

5.1 How should you notify us of a claim?

Written notice of claim and proof that total disability began while this rider was in force and has existed continuously for six (6) months must be given to us at our administrative office. This notice and proof must be given:

- a.) while the insured is living;
- b.) while total disability continues; and
- c.) within one year after this rider ends.

An otherwise valid claim will not be denied on the basis of these notice requirements if it is shown that the notice and proof were given as soon as reasonably possible.

5.2 Will continuing proof of total disability be required?

We may require proof of continued total disability at reasonable intervals. Proof of continued total disability may include a medical examination by a physician we choose. We will pay for any medical examination that we require.

During the first twenty-four (24) months of total disability, we will not require proof more frequently than once every thirty (30) days. After we have waived premiums continuously for twenty-four (24) months, we will not require proof more frequently than once in any 12-month period.

If proof of continued disability is not submitted when required, the waiver of premium benefit will be discontinued, and all premiums due thereafter will be payable by you.

If premiums are being waived on the insured's age 65 policy anniversary, and have been continuously waived for the previous five (5) years, proof of continued total disability will no longer be required.

5.3 Is notice of recovery required?

You must notify us immediately if the insured recovers from total disability.

RIDER SECTION 6.

LIMITATIONS

6.1 Are there any total disabilities for which premiums will not be waived?

No premium will be waived if the total disability is:

- a.) caused or contributed to by any attempt at suicide, or intentionally self-inflicted injury, while sane or insane; or
- b.) caused or contributed to by war or act of war;
- c.) caused or contributed to by active participation in a riot, insurrection or terrorist activity;
- d.) caused or contributed to by committing or attempting to commit a felony;
- e.) caused or materially contributed to by voluntary intake or use by any means of:
 - 1.) any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instructions; or
 - 2.) poison, gas or fumes, unless a direct result of an occupational accident;
- f.) caused or contributed to by intoxication as defined by the jurisdiction where the total disability occurred; or
- g.) caused or materially contributed to by participation in an illegal occupation or activity.

"War" includes, but is not limited to, declared war, and armed aggression by one or more countries resisted on orders of any other country, combination of countries or international organization.

"Act of war" means any act peculiar to military, naval or air operations in time of war.

CUNA Mutual Insurance Society



President

**WAIVER OF PREMIUM FOR TOTAL DISABILITY
RIDER DATA PAGE**

Policy Number: [123456789]

INSURED: [John Doe]

ISSUE DATE: [February 1, 2009]

ISSUE AGE & GENDER: [35 Male]

ANNUAL PREMIUM: [\$4.50]

PREMIUM CLASS: [Standard Non-Tobacco]

**WAIVER OF PREMIUM FOR TOTAL DISABILITY
RIDER DATA PAGE**

Policy Number: [123456789]

INSURED: [John Doe]

ISSUE DATE: [February 1, 2009]

ISSUE AGE & GENDER: [35 Male]

ANNUAL PREMIUM: [\$9.00]

PREMIUM CLASS: [Rated Standard Non-Tobacco]

ACCIDENTAL DEATH BENEFIT RIDER

RIDER SECTION 1.**GENERAL INFORMATION**

1.1 What is our agreement with you?

Our agreement with you includes this rider and its application, as a part of the policy to which it is attached. The provisions of the policy apply to this rider unless they conflict with the rider. If there is a conflict, the rider provision will apply. The issue date for this rider is shown on the Data Page for this rider. Statements contained in the application for this rider (in the absence of fraud) are considered representation and not warranties.

We promise to provide the proceeds described in this rider as long as the policy and this rider are in force and all the terms and conditions of this rider are met.

1.2 When does this rider become incontestable?

This rider is incontestable after it has been in force during the insured's lifetime for two (2) years from the rider issue date or reinstatement date. Statements made in the application or reinstatement application will not be used by us to contest this rider or challenge a claim under this rider, unless the statement is material, is contained in your application that is attached to your policy, and within the contestable period for this rider. A statement is material if, based on correct and complete information, we would have:

- a.) denied coverage;
- b.) issued the rider at a higher premium; or
- c.) issued the rider on some other basis than applied for.

After this 2-year period, we can not contest coverage except for:

- a.) non-payment of premiums; or
- b.) fraud in the procurement of the rider or reinstated rider.

If this rider is void as a result of a contest, any premium you paid for this rider will be refunded to you without interest.

1.3 When will this rider end?

This rider ends on the earliest of:

- a.) the date of death of the insured;
- b.) the date the policy lapses or is terminated;
- c.) the date the policy is continued as extended term insurance or reduced paid-up insurance under a nonforfeiture option;
- d.) the expiration date shown on the Data Page for this rider; or
- e.) the date you choose to end this rider. You may end it by written request.

An otherwise valid claim for an accidental bodily injury that was sustained while this rider was in force will not be denied due to termination of this rider.

1.4 Does this rider have any cash or loan value?

This rider does not have any cash or loan value.

RIDER SECTION 2.

PREMIUMS

- 2.1 What is the premium for this rider?** The premium for this rider is shown on the Data Page for this rider. This rider is in force only after the first premium is paid. Coverage will continue as long as premiums are paid when due on both the policy and rider.
- 2.2 What happens if the insured dies during a 31-day grace period?** If the insured dies during a 31-day grace period, one month's policy premium (including all rider premiums) will be deducted from the death proceeds.
- 2.3 Can this rider be reinstated?** You may request to reinstate this rider at the same time you apply to reinstate the policy. All of the reinstatement requirements described in your policy also apply to this rider.

RIDER SECTION 3.

BENEFIT PROVIDED

- 3.1 What is the benefit provided by this rider?** We will pay the accidental death proceeds if all of the following conditions are met:
- a.) the insured's death:
 - 1.) is a direct result of accidental bodily injury, independent of disease or bodily or mental illness or infirmity or any other cause; and
 - 2.) occurs within one hundred-eighty (180) days of the injury;
 - b.) the accidental bodily injury was sustained:
 - 1.) while the policy and rider are in force; and
 - 2.) before the insured's age 70 policy anniversary.
- The accidental death proceeds will be payable to the beneficiary on file at our administrative office when we receive satisfactory proof of the insured's death due to accidental bodily injury.
- 3.2 What is the amount payable as accidental death proceeds?** The amount payable as accidental death proceeds is equal to the accidental death benefit amount of insurance shown on the Data Page for this rider.
- 3.3 How are rider accidental death proceeds paid?** The accidental death proceeds will be payable according to the provisions of the policy to which this rider is attached.

RIDER SECTION 4.

LIMITATIONS

4.1 Are there any limitations to this rider benefit?

Accidental death proceeds will not be payable if the insured dies as a result of any of the following causes:

- a.) death caused or contributed to by any attempt at suicide, or intentionally self-inflicted injuries, while sane or insane;
- b.) death caused or contributed to by travel in or descent from an aircraft, if the insured acted in a capacity other than as a passenger;
- c.) death as a result of war or act of war while serving in the military, or in any civilian non-combatant unit serving with the military;
- d.) death caused or contributed to by active participation in a riot, insurrection or terrorist activity;
- e.) death caused or materially contributed to by voluntary intake or use by any means of:
 - 1.) any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instructions; or
 - 2.) poison, gas or fumes, unless a direct result of an occupational accident;
- f.) death caused or contributed to by intoxication as defined by the jurisdiction where the accident occurred;
- g.) death caused or contributed to by committing or attempting to commit a felony; or
- h.) death caused or contributed to by aeronautics, which includes hang-gliding, skydiving, parachuting, ultralight, soaring, ballooning or parasailing.

"Military" means the military, naval or air forces of any country, combination of countries or international organization.

"War" includes, but is not limited to, declared war, and armed aggression by one or more countries resisted on orders of any other country, combination of countries or international organization.

"Act of war" means any act peculiar to military, naval or air operations in time of war.

CUNA Mutual Insurance Society



President

ACCIDENTAL DEATH BENEFIT RIDER DATA PAGE

Policy Number: [123456789]

INSURED: [John Doe]

ISSUE DATE: [February 1, 2009]

ISSUE AGE & GENDER: [35 Male]

EXPIRATION DATE: [February 1, 2044]

ACCIDENTAL DEATH BENEFIT AMOUNT: [\$20,000]

ANNUAL PREMIUM: [\$14.80]

PREMIUM CLASS: Standard

CHILDREN'S TERM INSURANCE RIDER

RIDER SECTION 1.**GENERAL INFORMATION**

1.1 What is our agreement with you?

Our agreement with you includes this rider and its application, as a part of the policy to which it is attached. The provisions of the policy apply to this rider unless they conflict with the rider. If there is a conflict, the rider provision will apply. The issue date for this rider is shown on the Data page for this rider. Statements contained in the application for this rider (in the absence of fraud) are considered representations and not warranties.

We promise to provide the proceeds described in this rider as long as the policy and this rider are in force and all the terms and conditions of this rider are met.

1.2 When does this rider become incontestable?

This rider is incontestable after it has been in force during the insured child's lifetime for two (2) years from the rider issue date or reinstatement date. Statements made in the application or reinstatement application will not be used by us to contest this rider or challenge a claim under this rider, unless the statement is material, is contained in your application that is attached to your policy, and within the contestable period for this rider. A statement is material if, based on correct and complete information, we would have:

- a.) denied coverage;
- b.) issued the rider at a higher premium; or
- c.) issued the rider on some other basis than applied for.

After this 2-year period, we can not contest coverage except for:

- a.) non-payment of premiums; or
- b.) fraud in the procurement of the rider or reinstated rider.

If this rider is void as a result of a contest, any premium you paid for this rider will be refunded to you without interest.

1.3 What if the insured child's age has been misstated?

If any insured child's age has been misstated, the amount payable will be adjusted to reflect the correct age.

If this rider would have ended at an earlier date, we will refund the rider premiums paid beyond the correct rider termination date, without interest. If this rider would not have been issued, it will be deemed void from the start. It will be treated as if it had not been issued and any rider premiums paid will be refunded without interest.

1.4 Is there a suicide exclusion?

Suicide by an insured child, whether sane or insane, within two (2) years of this rider's issue date is not covered by this rider. If an insured child dies by suicide during this 2-year period, we will refund, without interest, any rider premiums paid for the period of time during which the child was the only insured child covered under this rider.

1.5 When will this rider terminate?

This rider will terminate on the earliest of:

- a.) the date of death of the last surviving insured child covered by this rider;
- b.) the date of death of the primary insured;
- c.) the date the policy lapses or is terminated;
- d.) the date the policy is continued as extended term insurance or reduced paid-up insurance under a nonforfeiture option; or
- e.) the date you choose to end this rider. You may end this rider by written request.

“Primary insured” means the person named as insured under the policy to which this rider is attached.

If this rider is terminated due to the death of the primary insured:

- a.) any rider premiums paid beyond the month in which the primary insured died will be included with the death proceeds payable under the policy; and
- b.) each insured child’s coverage may be converted to an individual life policy as described in Rider Section 5.1.

1.6 Does this rider have any cash or loan value?

This rider does not have any cash or loan value.

RIDER SECTION 2.

PREMIUMS

2.1 What is the premium for this rider?

The premium for this rider is shown on the Data Page for this rider. This rider is in force only after the first premium is paid.

2.2 What happens if an insured child dies during a 31-day grace period?

If an insured child dies during a 31-day grace period, one month’s policy premium (including all rider premiums) will be deducted from the death proceeds.

2.2 Can this rider be reinstated?

You may request to reinstate this rider at the same time you apply to reinstate the policy. All of the reinstatement requirements described in your policy also apply to this rider.

RIDER SECTION 3.

BENEFIT PROVIDED

3.1 What is the benefit provided by this rider?

This rider provides death proceeds payable to the beneficiary if an insured child dies while this policy is in force and prior to the rider anniversary on or following his or her 23rd birthday.

3.2 Who is an insured child under this rider?

An insured child under this rider is a natural child, stepchild or legally adopted child of the primary insured who is:

- a.) named in the application; and
- b.) is less than eighteen (18) years old on the date of application.

The term “stepchild” also includes a child of the primary insured with whom there exists a parent/child relationship due to the legal partnership of the primary insured and his or her legal partner.

After the date of application, a natural child, stepchild or legally adopted child of the primary insured will be insured provided:

- a.) the natural child is born alive;
- b.) the stepchild becomes the primary insured's stepchild prior to the child's 18th birthday; or
- c.) the legal adoption occurs prior to the child's 18th birthday.

Written notice of the addition of a child to this rider should be sent to our administrative office. Written notice in the event a stepchild is no longer a stepchild to the primary insured should also be sent to our administrative office.

An insured child continues to be an insured child until the rider anniversary on or following his or her 23rd birthday.

Although only a single copy of this rider is included with this policy, the benefit provided by this rider applies to each insured child.

RIDER SECTION 4.

RIDER DEATH PROCEEDS

4.1 When do rider death proceeds become payable?

Rider death proceeds become payable to the beneficiary on file at our administrative office when we receive proof of death of the insured child.

If no beneficiary is named or if no beneficiary outlives the insured child, the rider death proceeds will be paid to the primary insured, if living; otherwise to the insured child's estate.

4.2 What amount is payable as rider death proceeds?

The amount payable as rider death proceeds will be based on the number of units of child coverage and the age of the insured child as of the date of their death, as follows:

- a.) live birth to age 15 days (360 hours)\$250 per unit
- b.) age 15 days to age 6 months\$500 per unit
- c.) age 6 months to the rider anniversary on or following the insured child's 23rd birthday\$1,000 per unit

4.3 How are rider death proceeds paid?

The rider death proceeds will be payable according to the provisions of the policy to which this rider is attached.

RIDER SECTION 5.

CONVERSION PRIVILEGE

5.1 Can an insured child's rider coverage be converted to a new policy ?

Conversion due to an insured child's 23rd birthday. You may convert an insured child's rider coverage to any individual life insurance policy, other than term life insurance, that we make available for such conversions provided:

- a.) we receive your written application requesting conversion:
 - 1.) during the 60-day period prior to the rider anniversary on or following the insured child's 23rd birthday; and
 - 2.) while this rider is in force; and
- b.) all premiums due on this rider have been paid.

Once an insured child's rider coverage is converted, that child will no longer be an insured child under this rider.

Conversion due to death of primary insured. If this rider is terminated due to the death of the primary insured, coverage for each insured child may be converted to an individual life insurance policy, other than term life insurance, that we make available for such conversions. We must receive an application requesting conversion during the 60-day period following the death of the primary insured. Each insured child will require a separate application for conversion. If an insured child dies during the 60-day conversion period, we will pay the death proceeds that would have been paid had conversion to an individual life insurance policy occurred.

5.2 What amount can be converted?

The amount of insurance for the new policy may be any amount that is:

- a.) at least equal to the minimum amount we require to issue the new policy; and
- b.) no more than 2 times the rider death proceeds payable for that insured child as described in Rider Section 4.2.

5.3 What is the issue date of the new policy?

The issue date for the new policy will be the date of conversion for the insured child's coverage under this rider.

5.4 What basis will be used to determine the premium for the new policy?

The premium for the new policy will be based on the following factors:

- a.) the insured child's age on the date of conversion;
- b.) the insured child's gender; and
- c.) the premium class for the new policy.

The premium class for the new policy will be the same as the premium class for this rider. If the same premium class is not available, the premium class will be a comparable premium class, as determined by us. The initial premium for the new policy will be due as of the date of conversion.

5.5 Will evidence of insurability be required?

Evidence of insurability will not be required unless you request any additional benefit riders with the new policy or you request an increased amount of insurance that exceeds the maximum conversion amount described in Rider Section 5.2.

If you request an additional benefit rider with the new policy or you request an increased amount of insurance, we will require evidence of insurability which is satisfactory to us.

The incontestability provision of the new policy will be measured from the issue date of this rider. However, any additional benefit rider or increased amount of insurance will be contestable for a 2-year period based on evidence given in the application for the additional benefit rider or increased amount of insurance.

5.6 Will there be a suicide exclusion provision for the new policy?

The suicide exclusion provision of the new policy will be measured from the issue date of this rider. However, if the new policy includes any additional benefit rider or increased amount of insurance, the suicide exclusion provision for the additional benefit rider or increased amount will be measured from the issue date of the new policy or rider.

RIDER SECTION 6.

DIVIDENDS

6.1 Will this rider receive dividends?

We do not anticipate that there will be any dividends paid on this rider. However, we will determine once a year if any dividends are payable. Dividends on this rider, if any, will be combined with and applied using the same method selected for the policy and will be paid on your policy anniversary.

CUNA Mutual Insurance Society



President

CHILDREN'S TERM INSURANCE RIDER DATA PAGE

Policy Number: [123456789]

INSURED CHILD/CHILDREN
ON RIDER ISSUE DATE:

[Jerry Doe]
[Jane Doe]

ISSUE DATE: [February 1, 2009]

FACE AMOUNT: [5 Units] (See Section 4 of this rider)

ANNUAL PREMIUM: [\$45.00]

PREMIUM CLASS: [Standard]

GUARANTEED INSURABILITY RIDER

RIDER SECTION 1.**GENERAL INFORMATION**

1.1 What is our agreement with you?

Our agreement with you includes this rider and its application, as a part of the policy to which it is attached. The provisions of the policy apply to this rider unless they conflict with the rider. If there is a conflict, the rider provision will apply. The issue date for this rider is shown on the Data Page for this rider. Statements contained in the application for this rider (in the absence of fraud) are considered representation and not warranties.

We promise to provide the benefits described in this rider as long as the policy and this rider are in force and all the terms and conditions of this rider are met.

1.2 When does this rider become incontestable?

This rider is incontestable after it has been in force during the insured's lifetime for two (2) years from its issue date or reinstatement date. Statements made in the application or reinstatement application will not be used by us to contest this rider or challenge a claim under this rider unless that statement is material, is contained in your application that is attached to your policy, and within the contestable period for this rider. A statement is material if, based on correct and complete information, we would have:

- a.) denied coverage;
- b.) issued the rider at a higher premium; or
- c.) issued the rider on some other basis than applied for.

After this 2-year period, we can not contest coverage except for:

- a.) non-payment of premiums; or
- b.) fraud in the procurement of the rider or reinstated rider.

If this rider is void as a result of a contest, any premium you paid for this rider will be refunded to you without interest.

1.3 When will this rider end?

This rider ends on the earliest of:

- a.) the date of death of the insured;
- b.) the date the policy lapses or is terminated;
- c.) the date the policy is continued as extended term insurance or reduced paid-up insurance under a nonforfeiture option;
- d.) the expiration date shown on the Data Page for this rider; or
- e.) the date you choose to end this rider. You may end it by written request.

1.4 Does this rider have any cash or loan value?

This rider does not have any cash or loan value.

RIDER SECTION 2.

PREMIUMS

- 2.1 What is the premium for this rider?** The premium for this rider is shown on the Data Page for this rider. This rider is in force only after the first premium is paid. Coverage will continue as long as premiums are paid when due on both the policy and rider.
- 2.2 Can this rider be reinstated?** You may request to reinstate this rider at the same time you apply to reinstate the policy. All of the reinstatement requirements described in your policy also apply to this rider.

RIDER SECTION 3.

BENEFIT PROVIDED

- 3.1 What is the benefit provided by this rider?** You have the option to purchase additional insurance on the life of the insured without evidence of insurability, as of any of the regular option dates. In order to exercise this option, this policy and rider must be in force, and we must receive your written application requesting additional insurance:
- a.) while the insured is living; and
 - b.) during the 60-day period prior to the regular option date.
- If you are not also the insured, we will require the insured's consent to exercise this option.
- The regular option dates are policy anniversaries at the insured's age 25, 28, 31, 34, 37, and 40.
- If you do not exercise your right to purchase additional insurance as of a regular option date, that option will expire. The expiration of any one option will have no effect on any future options.
- If you exercise your right to purchase additional insurance, the issue date for the additional insurance will be the regular option date.
- 3.2 Can you purchase the additional insurance prior to a regular option date?** You may purchase the additional insurance prior to a regular option date if:
- a.) the insured marries or enters into a legal partnership; or
 - b.) the insured's spouse or legal partner dies; or
 - c.) the insured becomes a parent by birth of a living child or completion of the legal adoption of a minor.
- "Legal partnership" means a legally-sanctioned domestic partnership or civil union that grants the insured the same rights, responsibilities, and obligations as married couples in accordance with applicable state laws.
- In order to exercise this option the following is required:
- a.) you must complete an application requesting the additional insurance; and
 - b.) we must receive your application for the additional insurance:
 - 1.) while the insured is living; and
 - 2.) no later than the 90th day following the date of marriage or legal partnership, death, birth, or adoption; and
 - c.) you must provide proof, in a form satisfactory to us, of the marriage or legal partnership, death, birth, or adoption.

If you exercise an option prior to a regular option date, the issue date of the additional insurance will be the 91st day following the marriage or legal partnership, death, birth, or adoption. If an option is taken prior to a regular option date, that option will not be available on the next regular option date.

RIDER SECTION 4.

ADDITIONAL INSURANCE

4.1 What amount of additional insurance may be purchased?

The amount of additional insurance that may be purchased each time you exercise an option may be any amount that is:

- a.) at least equal to the minimum amount we require to issue the additional insurance; and
- b.) no more than the maximum additional amount of insurance per option shown on the Data Page for this rider.

4.2 What type of policy or rider will be issued?

The new policy or rider providing the additional insurance may be any form of whole life insurance that we make available for such purpose.

4.3 What basis will be used to determine the premium for the additional insurance?

The premium for the additional insurance will be based on the following:

- a.) the insured's attained age;
- b.) the insured's gender;
- c.) the premium rates then in effect for the additional insurance; and
- d.) the premium class for the additional insurance.

The premium class for the additional insurance will be the same as the insured's premium class for the policy to which this rider is attached. If the same premium class is not available for the additional insurance, the premium class will be a comparable premium class, as determined by us.

4.4 Can any riders be included with a new policy that is issued as a result of exercising your rights under this rider?

You may request a rider providing waiver of premium benefits due to the insured's disability be included with a new policy that is issued as a result of exercising your rights under this rider. The waiver of premium rider will be the rider that is then available for issue, if any. Evidence of insurability will not be required provided :

- a.) the policy to which this rider is attached includes such a rider; and
- b.) the new policy is a whole life policy with premiums payable to at least age 65.

If the new policy is any other form of insurance, or if you request other additional riders with your new policy, we will require evidence of insurability satisfactory to us. A new policy or any riders issued that require evidence of insurability, will be contestable for a 2-year period based on the evidence given in the application for the policy or additional rider.

4.5 Will there be a suicide exclusion provision for the additional insurance?

The suicide exclusion provision for the additional insurance will be measured from the issue date of this rider. However, the suicide exclusion provision for a new policy or additional riders issued that required evidence of insurability, will begin again, and will be measured from the issue date of the new policy or rider.

4.6 What happens if the insured dies before the issue date of the additional insurance?

If the insured dies before the issue date of the additional insurance, the additional insurance will not take effect, and any premium paid for the additional insurance will be refunded.

CUNA Mutual Insurance Society

A handwritten signature in black ink, consisting of several overlapping loops and a final horizontal stroke.

President

GUARANTEED INSURABILITY RIDER DATA PAGE

Policy Number: [123456789]

INSURED: John Doe

ISSUE DATE: [February 1, 2009]

ISSUE AGE & GENDER: [35 Male]

EXPIRATION DATE: [February 1, 2014]

**MAXIMUM AMOUNT OF ADDITIONAL
INSURANCE PER OPTION:** [\$10,000.00]

ANNUAL PREMIUM: [\$14.80]

<i>SERFF Tracking Number:</i>	<i>CUNA-125766559</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>CUNA Mutual Insurance Society</i>	<i>State Tracking Number:</i>	<i>39952</i>
<i>Company Tracking Number:</i>	<i>2008-WL</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>2008 Whole Life</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: CUNA-125766559 State: Arkansas
Filing Company: CUNA Mutual Insurance Society State Tracking Number: 39952
Company Tracking Number: 2008-WL
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: 2008 Whole Life
Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 08/07/2008

Comments:

Attachments:

AR Certif of Compliance with Rule 19 & 49.pdf
AR FFF109.pdf

Review Status:

Bypassed -Name: Application 08/07/2008

Bypass Reason: Applications are included in this filing.

Comments:

Review Status:

Satisfied -Name: RATES 08/25/2008

Comments:

Attached.

Attachments:

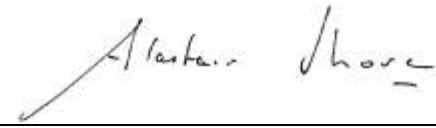
2008-CIR - Child Term Rider - Premium Rates.pdf
2008 Whole Life - Premiums per \$1000 Updated 2008-08-22.pdf

Certificate of Compliance with Arkansas Rule and Regulation 19 & 49

Insurer: CUNA Mutual Insurance Society

Form Number(s): 2008-WL
WLAPP-2008
2008-WVR
2008-ADB
2008-CIR
2008-GIR

I hereby certify that to the best of my knowledge and belief, the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulations 19 and 49.



Signature of Company Officer

Alastair Shore

Name

Sr. Vice President – Chief Underwriter

Title


August 15, 2008

Date

CERTIFICATION

This is to certify that the attached Policy Forms comply with the requirements of the Life and Disability Insurance Policy Language Simplification Act. The Flesch reading ease scores for these form(s) are shown below.

Form Number(s) and Title(s):		Flesch Score:
2008-WL	Whole Life Insurance Policy	50
WLAPP-2008	Individual Whole Life Insurance Application	50
2008-WVR	Waiver of Premium Benefit for Total Disability Rider	50
2008-ADB	Accidental Death Benefit Rider	50
2008-CIR	Children's Term Insurance Rider	50
2008-GIR	Guaranteed Insurability Rider	50



Signature of Officer of the Company

August 15, 2008

Date

CUNA MUTUAL INSURANCE SOCIETY

CHILD TERM LIFE INSURANCE RIDER

Policy Rider Form 2008-CIR

Annual Premium Per Unit of Coverage \$4.50

A Single Unit of Coverage is Defined by the Age of Child

<u>Age</u>	<u>Benefit</u>
Less than 15 days	\$250
15 days to 6 months	500
6 months to age 23	1,000

Minimum Number of Units 5

Maximum Number of Units 15

Each Insured Child has the same number of units. The Annual Premium Per Unit covers all insured children.

2008 Whole Life Premiums per \$1,000 - Composite (Conversions Only)

Issue Ages

New Business: n/a

Conversions: 0 - 120

Minimum Face Amount: \$1

Maximum Face Amount: none

Policy Fee = \$30

Issue Age	Male	Female
0	4.66	4.11
1	4.75	4.21
2	4.86	4.33
3	4.93	4.42
4	5.00	4.49
5	5.06	4.56
6	5.12	4.65
7	5.29	4.78
8	5.46	4.91
9	5.64	5.04
10	5.83	5.18
11	6.02	5.32
12	6.22	5.46
13	6.43	5.60
14	6.63	5.75
15	6.84	5.90
16	7.14	6.05
17	7.45	6.20
18	7.77	6.35
19	8.10	6.50
20	8.45	6.66
21	8.81	6.82
22	9.19	6.99
23	9.60	7.16
24	10.02	7.33
25	10.47	7.51
26	10.96	7.88
27	11.47	8.27
28	12.01	8.69
29	12.59	9.12
30	13.20	9.58
31	13.85	10.06
32	14.54	10.57
33	15.27	11.11
34	16.05	11.67
35	16.87	12.27
36	17.68	12.76
37	18.53	13.26
38	19.43	13.80
39	20.38	14.36
40	21.38	14.94
41	22.44	15.56
42	23.56	16.21
43	24.75	16.89
44	25.99	17.60
45	27.31	18.35
46	28.47	19.11
47	29.70	19.91
48	30.99	20.74
49	32.36	21.61
50	33.81	22.52
51	35.35	23.47
52	36.99	24.46
53	38.71	25.49
54	40.52	26.58
55	42.43	27.71
56	44.81	29.14
57	47.33	30.65
58	50.02	32.24
59	52.90	33.93
60	55.99	35.71

2008 Whole Life Premiums per \$1,000 - Composite (Conversions Only)

Issue Ages

New Business: n/a

Conversions: 0 - 120

Minimum Face Amount: \$1

Maximum Face Amount: none

Policy Fee = \$30

Issue Age	Male	Female
61	59.29	37.61
62	62.81	39.63
63	66.53	41.78
64	70.49	44.07
65	74.71	46.52
66	79.01	49.67
67	83.62	53.06
68	88.59	56.72
69	93.96	60.68
70	99.79	64.95
71	106.12	69.57
72	112.94	74.55
73	120.27	79.95
74	128.19	85.80
75	136.78	92.14
76	146.94	99.00
77	158.03	106.46
78	170.10	114.61
79	183.17	123.51
80	197.28	133.28
81	212.47	143.91
82	228.82	155.34
83	246.49	167.67
84	265.60	181.02
85	286.15	195.44
86	306.54	209.12
87	327.97	223.80
88	348.07	239.09
89	366.24	254.96
90	384.27	271.59
91	402.30	290.54
92	420.69	312.96
93	439.37	333.61
94	458.11	355.25
95	476.53	376.06
96	494.79	394.46
97	513.55	409.36
98	532.55	424.37
99	551.24	444.83
100	568.41	468.24
101	584.26	493.22
102	600.81	519.91
103	618.07	548.22
104	636.04	577.78
105	654.75	607.83
106	674.18	637.68
107	694.32	667.11
108	715.09	696.04
109	736.22	724.21
110	756.81	749.71
111	773.64	768.43
112	790.78	784.85
113	808.21	801.73
114	825.88	823.17
115	843.75	841.34
116	870.10	867.60
117	897.23	894.43
118	925.06	922.13
119	953.39	951.13
120	980.64	980.64

2008 Whole Life Premiums per \$1,000 - Simplified Underwritten (Band 1)

Issue Ages

New Business: 0 - 85

Conversions: 0 - 120

Minimum Face Amount: \$10,000

Maximum Face Amount: \$99,999

Policy Fee = \$30

Issue Age	Male					Female				
	N-Tob			Tob		N-Tob			Tob	
	Std	Std+	Pref	Std	Std+	Std	Std+	Pref	Std	Std+
0	4.66	n/a	n/a	n/a	n/a	4.11	n/a	n/a	n/a	n/a
1	4.75	n/a	n/a	n/a	n/a	4.21	n/a	n/a	n/a	n/a
2	4.86	n/a	n/a	n/a	n/a	4.33	n/a	n/a	n/a	n/a
3	4.93	n/a	n/a	n/a	n/a	4.42	n/a	n/a	n/a	n/a
4	5.00	n/a	n/a	n/a	n/a	4.49	n/a	n/a	n/a	n/a
5	5.06	n/a	n/a	n/a	n/a	4.56	n/a	n/a	n/a	n/a
6	5.12	n/a	n/a	n/a	n/a	4.65	n/a	n/a	n/a	n/a
7	5.29	n/a	n/a	n/a	n/a	4.78	n/a	n/a	n/a	n/a
8	5.46	n/a	n/a	n/a	n/a	4.91	n/a	n/a	n/a	n/a
9	5.64	n/a	n/a	n/a	n/a	5.04	n/a	n/a	n/a	n/a
10	5.83	n/a	n/a	n/a	n/a	5.18	n/a	n/a	n/a	n/a
11	6.02	n/a	n/a	n/a	n/a	5.32	n/a	n/a	n/a	n/a
12	6.22	n/a	n/a	n/a	n/a	5.46	n/a	n/a	n/a	n/a
13	6.43	n/a	n/a	n/a	n/a	5.60	n/a	n/a	n/a	n/a
14	6.63	n/a	n/a	n/a	n/a	5.75	n/a	n/a	n/a	n/a
15	6.84	n/a	n/a	n/a	n/a	5.90	n/a	n/a	n/a	n/a
16	6.92	n/a	n/a	8.65	n/a	5.94	n/a	n/a	7.47	n/a
17	6.99	n/a	n/a	8.75	n/a	5.99	n/a	n/a	7.53	n/a
18	7.07	n/a	n/a	8.84	n/a	6.03	n/a	n/a	7.58	n/a
19	7.14	n/a	n/a	8.94	n/a	6.08	n/a	n/a	7.64	n/a
20	7.22	n/a	n/a	9.03	n/a	6.12	n/a	n/a	7.69	n/a
21	7.30	n/a	n/a	9.13	n/a	6.16	n/a	n/a	7.75	n/a
22	7.37	n/a	n/a	9.22	n/a	6.21	n/a	n/a	7.80	n/a
23	7.45	n/a	n/a	9.32	n/a	6.25	n/a	n/a	7.86	n/a
24	7.52	n/a	n/a	9.41	n/a	6.30	n/a	n/a	7.91	n/a
25	7.60	n/a	n/a	9.51	n/a	6.34	n/a	n/a	7.97	n/a
26	7.89	n/a	n/a	9.90	n/a	6.60	n/a	n/a	8.32	n/a
27	8.20	n/a	n/a	10.31	n/a	6.88	n/a	n/a	8.68	n/a
28	8.52	n/a	n/a	10.74	n/a	7.17	n/a	n/a	9.07	n/a
29	8.86	n/a	n/a	11.20	n/a	7.47	n/a	n/a	9.47	n/a
30	9.22	n/a	n/a	11.68	n/a	7.79	n/a	n/a	9.89	n/a
31	9.60	n/a	n/a	12.19	n/a	8.13	n/a	n/a	10.34	n/a
32	10.00	n/a	n/a	12.74	n/a	8.48	n/a	n/a	10.80	n/a
33	10.42	n/a	n/a	13.31	n/a	8.84	n/a	n/a	11.29	n/a
34	10.87	n/a	n/a	13.92	n/a	9.23	n/a	n/a	11.81	n/a
35	11.34	n/a	n/a	14.57	n/a	9.63	n/a	n/a	12.35	n/a
36	11.84	n/a	n/a	15.27	n/a	10.07	n/a	n/a	12.96	n/a
37	12.37	n/a	n/a	16.01	n/a	10.54	n/a	n/a	13.59	n/a
38	12.93	n/a	n/a	16.79	n/a	11.03	n/a	n/a	14.27	n/a
39	13.51	n/a	n/a	17.61	n/a	11.55	n/a	n/a	14.98	n/a
40	14.13	n/a	n/a	18.48	n/a	12.10	n/a	n/a	15.73	n/a
41	14.78	n/a	n/a	19.40	n/a	12.68	n/a	n/a	16.53	n/a
42	15.47	n/a	n/a	20.37	n/a	13.29	n/a	n/a	17.38	n/a
43	16.19	n/a	n/a	21.39	n/a	13.94	n/a	n/a	18.28	n/a
44	16.95	n/a	n/a	22.46	n/a	14.62	n/a	n/a	19.23	n/a
45	17.75	n/a	n/a	23.59	n/a	15.34	n/a	n/a	20.24	n/a
46	18.67	n/a	n/a	24.94	n/a	16.09	n/a	n/a	21.38	n/a
47	19.64	n/a	n/a	26.36	n/a	16.89	n/a	n/a	22.59	n/a
48	20.67	n/a	n/a	27.89	n/a	17.72	n/a	n/a	23.87	n/a
49	21.77	n/a	n/a	29.52	n/a	18.61	n/a	n/a	25.22	n/a
50	22.95	n/a	n/a	31.27	n/a	19.54	n/a	n/a	26.65	n/a
51	24.21	n/a	n/a	33.14	n/a	20.52	n/a	n/a	28.15	n/a
52	25.55	n/a	n/a	35.14	n/a	21.55	n/a	n/a	29.74	n/a
53	26.97	n/a	n/a	37.26	n/a	22.64	n/a	n/a	31.41	n/a
54	28.48	n/a	n/a	39.52	n/a	23.78	n/a	n/a	33.16	n/a
55	30.09	n/a	n/a	41.90	n/a	24.99	n/a	n/a	35.02	n/a
56	31.98	n/a	n/a	44.67	n/a	26.34	n/a	n/a	36.88	n/a
57	33.99	n/a	n/a	47.62	n/a	27.77	n/a	n/a	38.85	n/a
58	36.15	n/a	n/a	50.77	n/a	29.27	n/a	n/a	40.92	n/a
59	38.47	n/a	n/a	54.16	n/a	30.87	n/a	n/a	43.11	n/a
60	40.96	n/a	n/a	57.80	n/a	32.58	n/a	n/a	45.43	n/a

2008 Whole Life Premiums per \$1,000 - Simplified Underwritten (Band 1)

Issue Ages

New Business: 0 - 85

Conversions: 0 - 120

Minimum Face Amount: \$10,000

Maximum Face Amount: \$99,999

Policy Fee = \$30

Issue Age	Male					Female				
	N-Tob			Tob		N-Tob			Tob	
	Stnd	Stnd+	Pref	Stnd	Stnd+	Stnd	Stnd+	Pref	Stnd	Stnd+
61	43.64	n/a	n/a	61.69	n/a	34.39	n/a	n/a	47.89	n/a
62	46.50	n/a	n/a	65.83	n/a	36.31	n/a	n/a	50.49	n/a
63	49.56	n/a	n/a	70.22	n/a	38.37	n/a	n/a	53.26	n/a
64	52.82	n/a	n/a	74.85	n/a	40.57	n/a	n/a	56.21	n/a
65	56.32	n/a	n/a	79.78	n/a	42.92	n/a	n/a	59.36	n/a
66	60.08	n/a	n/a	84.74	n/a	45.53	n/a	n/a	63.22	n/a
67	64.14	n/a	n/a	90.07	n/a	48.34	n/a	n/a	67.37	n/a
68	68.53	n/a	n/a	95.82	n/a	51.35	n/a	n/a	71.83	n/a
69	73.30	n/a	n/a	102.06	n/a	54.59	n/a	n/a	76.61	n/a
70	78.50	n/a	n/a	108.84	n/a	58.08	n/a	n/a	81.76	n/a
71	84.15	n/a	n/a	116.21	n/a	61.84	n/a	n/a	87.27	n/a
72	90.28	n/a	n/a	124.17	n/a	65.89	n/a	n/a	93.18	n/a
73	96.90	n/a	n/a	132.74	n/a	70.26	n/a	n/a	99.51	n/a
74	104.08	n/a	n/a	142.01	n/a	74.97	n/a	n/a	106.29	n/a
75	111.90	n/a	n/a	152.09	n/a	80.07	n/a	n/a	113.57	n/a
76	120.88	n/a	n/a	162.73	n/a	86.09	n/a	n/a	121.84	n/a
77	130.70	n/a	n/a	174.28	n/a	92.65	n/a	n/a	130.77	n/a
78	141.43	n/a	n/a	186.77	n/a	99.79	n/a	n/a	140.45	n/a
79	153.08	n/a	n/a	200.18	n/a	107.60	n/a	n/a	150.93	n/a
80	165.70	n/a	n/a	214.53	n/a	116.16	n/a	n/a	162.34	n/a
81	179.35	n/a	n/a	229.84	n/a	125.47	n/a	n/a	174.57	n/a
82	194.10	n/a	n/a	246.21	n/a	135.50	n/a	n/a	187.44	n/a
83	210.08	n/a	n/a	263.82	n/a	146.32	n/a	n/a	200.98	n/a
84	227.40	n/a	n/a	282.84	n/a	158.05	n/a	n/a	215.27	n/a
85	246.08	n/a	n/a	303.19	n/a	170.74	n/a	n/a	230.31	n/a
86 *	263.46	n/a	n/a	322.88	n/a	182.67	n/a	n/a	243.43	n/a
87 *	281.72	n/a	n/a	339.04	n/a	195.45	n/a	n/a	257.17	n/a
88 *	300.73	n/a	n/a	355.18	n/a	208.81	n/a	n/a	269.25	n/a
89 *	320.35	n/a	n/a	371.04	n/a	222.72	n/a	n/a	279.36	n/a
90 *	340.40	n/a	n/a	386.39	n/a	237.33	n/a	n/a	289.41	n/a
91 *	361.01	n/a	n/a	401.39	n/a	253.86	n/a	n/a	301.26	n/a
92 *	382.49	n/a	n/a	416.51	n/a	273.23	n/a	n/a	316.19	n/a
93 *	402.10	n/a	n/a	431.73	n/a	294.82	n/a	n/a	333.30	n/a
94 *	419.21	n/a	n/a	447.02	n/a	317.72	n/a	n/a	351.77	n/a
95 *	436.04	n/a	n/a	461.91	n/a	340.53	n/a	n/a	369.60	n/a
96 *	452.78	n/a	n/a	476.35	n/a	361.97	n/a	n/a	384.57	n/a
97 *	469.94	n/a	n/a	490.96	n/a	377.13	n/a	n/a	395.83	n/a
98 *	487.28	n/a	n/a	505.51	n/a	391.28	n/a	n/a	406.95	n/a
99 *	504.32	n/a	n/a	519.51	n/a	410.14	n/a	n/a	423.12	n/a
100 *	520.08	n/a	n/a	532.04	n/a	431.58	n/a	n/a	441.89	n/a
101 *	534.77	n/a	n/a	543.40	n/a	454.41	n/a	n/a	461.91	n/a
102 *	550.08	n/a	n/a	555.46	n/a	478.73	n/a	n/a	483.38	n/a
103 *	566.00	n/a	n/a	568.60	n/a	504.39	n/a	n/a	506.52	n/a
104 *	582.47	n/a	n/a	583.61	n/a	531.12	n/a	n/a	531.93	n/a
105 *	599.50	n/a	n/a	600.56	n/a	558.26	n/a	n/a	559.01	n/a
106 *	617.21	n/a	n/a	618.18	n/a	585.23	n/a	n/a	585.92	n/a
107 *	635.60	n/a	n/a	636.49	n/a	611.86	n/a	n/a	612.50	n/a
108 *	654.69	n/a	n/a	655.49	n/a	638.14	n/a	n/a	638.72	n/a
109 *	674.45	n/a	n/a	675.18	n/a	664.03	n/a	n/a	664.56	n/a
110 *	694.90	n/a	n/a	695.55	n/a	688.65	n/a	n/a	689.13	n/a
111 *	716.04	n/a	n/a	716.61	n/a	711.30	n/a	n/a	711.73	n/a
112 *	737.85	n/a	n/a	738.35	n/a	732.46	n/a	n/a	732.84	n/a
113 *	760.34	n/a	n/a	760.76	n/a	754.54	n/a	n/a	754.87	n/a
114 *	783.46	n/a	n/a	783.82	n/a	780.95	n/a	n/a	781.23	n/a
115 *	807.20	n/a	n/a	807.50	n/a	804.94	n/a	n/a	805.17	n/a
116 *	839.60	n/a	n/a	839.83	n/a	837.19	n/a	n/a	837.37	n/a
117 *	873.35	n/a	n/a	873.52	n/a	870.56	n/a	n/a	870.68	n/a
118 *	908.45	n/a	n/a	908.56	n/a	901.18	n/a	n/a	901.27	n/a
119 *	944.71	n/a	n/a	944.77	n/a	933.43	n/a	n/a	933.48	n/a
120 *	980.64	n/a	n/a	980.64	n/a	980.64	n/a	n/a	980.64	n/a

* Issue ages 86 and above are for term conversions only.

2008 Whole Life Premiums per \$1,000 - Fully Underwritten (Band 2)

Issue Ages

New Business: 0 - 85

Conversions: 0 - 120

Minimum Face Amount: \$100,000

Maximum Face Amount: subject to underwriting

Policy Fee = \$30

Issue Age	Male					Female				
	N-Tob			Tob		N-Tob			Tob	
	Stnd	Stnd+	Pref	Stnd	Stnd+	Stnd	Stnd+	Pref	Stnd	Stnd+
0	4.51	n/a	n/a	n/a	n/a	3.86	n/a	n/a	n/a	n/a
1	4.60	n/a	n/a	n/a	n/a	3.96	n/a	n/a	n/a	n/a
2	4.71	n/a	n/a	n/a	n/a	4.08	n/a	n/a	n/a	n/a
3	4.78	n/a	n/a	n/a	n/a	4.17	n/a	n/a	n/a	n/a
4	4.85	n/a	n/a	n/a	n/a	4.19	n/a	n/a	n/a	n/a
5	4.91	n/a	n/a	n/a	n/a	4.21	n/a	n/a	n/a	n/a
6	4.97	n/a	n/a	n/a	n/a	4.23	n/a	n/a	n/a	n/a
7	5.04	n/a	n/a	n/a	n/a	4.25	n/a	n/a	n/a	n/a
8	5.12	n/a	n/a	n/a	n/a	4.27	n/a	n/a	n/a	n/a
9	5.14	n/a	n/a	n/a	n/a	4.29	n/a	n/a	n/a	n/a
10	5.16	n/a	n/a	n/a	n/a	4.31	n/a	n/a	n/a	n/a
11	5.18	n/a	n/a	n/a	n/a	4.33	n/a	n/a	n/a	n/a
12	5.20	n/a	n/a	n/a	n/a	4.35	n/a	n/a	n/a	n/a
13	5.22	n/a	n/a	n/a	n/a	4.37	n/a	n/a	n/a	n/a
14	5.24	n/a	n/a	n/a	n/a	4.40	n/a	n/a	n/a	n/a
15	5.29	n/a	n/a	n/a	n/a	4.44	n/a	n/a	n/a	n/a
16	5.35	4.86	4.63	6.53	5.99	4.35	4.11	3.91	5.43	5.03
17	5.55	5.04	4.80	6.78	6.22	4.53	4.27	4.07	5.66	5.24
18	5.75	5.23	4.98	7.03	6.44	4.71	4.45	4.23	5.89	5.46
19	5.97	5.43	5.17	7.27	6.67	4.90	4.63	4.41	6.14	5.69
20	6.20	5.63	5.36	7.52	6.90	5.10	4.81	4.58	6.39	5.92
21	6.43	5.85	5.56	7.78	7.14	5.31	5.01	4.77	6.66	6.17
22	6.68	6.07	5.78	8.06	7.39	5.52	5.21	4.97	6.94	6.43
23	6.94	6.31	6.00	8.36	7.67	5.75	5.43	5.17	7.24	6.70
24	7.21	6.56	6.24	8.68	7.96	5.99	5.65	5.39	7.55	6.99
25	7.50	6.82	6.49	9.03	8.28	6.24	5.89	5.61	7.87	7.29
26	7.79	7.09	6.75	9.39	8.62	6.50	6.13	5.84	8.19	7.60
27	8.10	7.38	7.02	9.77	8.99	6.78	6.39	6.08	8.53	7.92
28	8.42	7.68	7.31	10.16	9.37	7.07	6.65	6.33	8.88	8.25
29	8.76	8.00	7.61	10.58	9.77	7.37	6.93	6.60	9.25	8.60
30	9.12	8.33	7.93	11.00	10.18	7.69	7.22	6.88	9.64	8.97
31	9.50	8.69	8.27	11.43	10.60	8.02	7.53	7.17	10.05	9.36
32	9.90	9.06	8.62	11.88	11.04	8.37	7.84	7.47	10.48	9.76
33	10.32	9.46	9.00	12.36	11.50	8.74	8.18	7.79	10.92	10.19
34	10.77	9.88	9.40	12.87	12.00	9.13	8.53	8.13	11.39	10.63
35	11.24	10.32	9.82	13.40	12.52	9.53	8.90	8.48	11.88	11.10
36	11.74	10.79	10.24	14.04	13.10	9.97	9.31	8.84	12.47	11.60
37	12.27	11.28	10.68	14.73	13.72	10.44	9.73	9.22	13.09	12.13
38	12.82	11.81	11.14	15.45	14.38	10.93	10.18	9.62	13.74	12.69
39	13.41	12.36	11.63	16.22	15.07	11.45	10.66	10.04	14.43	13.28
40	14.03	12.94	12.14	17.04	15.81	12.00	11.16	10.48	15.17	13.91
41	14.68	13.55	12.68	17.90	16.59	12.58	11.69	10.95	15.95	14.57
42	15.36	14.20	13.25	18.79	17.39	13.19	12.25	11.44	16.77	15.26
43	16.09	14.88	13.85	19.70	18.21	13.84	12.84	11.95	17.64	16.00
44	16.85	15.59	14.48	20.67	19.08	14.52	13.46	12.50	18.57	16.78
45	17.65	16.35	15.14	21.69	19.99	15.24	14.12	13.07	19.55	17.60
46	18.47	17.12	15.88	22.81	20.95	15.93	14.74	13.67	20.61	18.45
47	19.33	17.93	16.66	23.99	21.95	16.66	15.38	14.30	21.74	19.34
48	20.24	18.79	17.49	25.23	23.00	17.43	16.06	14.96	22.93	20.28
49	21.20	19.71	18.37	26.53	24.10	18.23	16.78	15.65	24.18	21.27
50	22.23	20.69	19.32	27.91	25.27	19.08	17.52	16.38	25.50	22.30
51	23.33	21.72	20.32	29.37	26.50	19.96	18.30	17.15	26.89	23.38
52	24.49	22.83	21.38	30.94	27.82	20.89	19.12	17.95	28.35	24.52
53	25.72	23.99	22.52	32.59	29.21	21.87	19.98	18.79	29.89	25.70
54	27.02	25.23	23.72	34.34	30.67	22.89	20.88	19.68	31.51	26.94
55	28.40	26.54	24.99	36.16	32.19	23.97	21.82	20.61	33.21	28.24
56	29.88	27.95	26.32	38.46	34.23	25.29	22.97	21.69	35.04	29.84
57	31.44	29.44	27.73	40.91	36.42	26.69	24.19	22.83	36.96	31.52
58	33.11	31.03	29.23	43.47	38.70	28.18	25.47	24.04	39.00	33.31
59	34.89	32.73	30.84	46.15	41.08	29.75	26.83	25.31	41.15	35.20
60	36.79	34.54	32.56	48.93	43.56	31.42	28.28	26.66	43.43	37.20
61	38.81	36.47	34.39	51.82	46.13	33.20	29.81	28.10	45.85	39.33

2008 Whole Life Premiums per \$1,000 - Fully Underwritten (Band 2)

Issue Ages

New Business: 0 - 85

Conversions: 0 - 120

Minimum Face Amount: \$100,000

Maximum Face Amount: subject to underwriting

Policy Fee = \$30

Issue Age	Male					Female				
	N-Tob			Tob		N-Tob			Tob	
	Std	Std+	Pref	Std	Std+	Std	Std+	Pref	Std	Std+
62	40.96	38.53	36.33	54.92	48.89	35.09	31.44	29.63	48.42	41.60
63	43.23	40.71	38.39	58.30	51.90	37.12	33.18	31.26	51.16	44.01
64	45.65	43.02	40.58	61.96	55.15	39.28	35.04	33.00	54.08	46.58
65	48.21	45.48	42.91	65.72	58.50	41.60	37.03	34.86	57.19	49.33
66	51.08	48.23	45.55	70.68	63.09	44.18	39.37	37.02	60.72	52.54
67	54.16	51.19	48.39	76.10	68.11	46.95	41.89	39.34	64.51	55.99
68	57.49	54.39	51.46	81.72	73.33	49.92	44.59	41.83	68.57	59.69
69	61.09	57.85	54.79	87.73	78.90	53.13	47.51	44.51	72.92	63.67
70	64.99	61.61	58.40	94.32	85.02	56.59	50.66	47.41	77.59	67.95
71	69.22	65.68	62.32	100.64	90.91	60.31	54.05	50.53	82.60	72.53
72	73.79	70.08	66.56	106.93	96.79	64.33	57.71	53.89	87.94	77.44
73	78.69	74.81	71.11	114.13	103.49	68.66	61.66	57.51	93.66	82.71
74	83.99	79.92	76.05	122.95	111.70	73.34	65.93	61.43	99.78	88.34
75	89.74	85.47	81.40	133.21	121.23	78.40	70.56	65.67	106.33	94.39
76	101.83	96.82	92.30	141.01	128.33	83.32	74.98	69.79	114.12	101.10
77	108.92	103.55	98.72	149.37	135.94	89.61	80.61	75.05	122.60	108.37
78	116.58	110.84	105.67	158.66	144.39	97.07	87.25	81.26	132.75	116.93
79	130.27	123.42	117.48	168.96	153.76	104.38	93.77	87.33	142.78	125.44
80	145.35	137.03	130.09	182.87	165.43	112.38	100.90	93.97	153.68	134.66
81	155.68	146.78	139.34	197.17	177.62	122.07	109.46	101.92	165.38	144.52
82	173.42	162.54	153.77	214.17	191.71	131.48	117.80	109.67	178.92	155.69
83	191.50	178.53	168.34	233.56	207.75	141.61	126.78	118.00	193.25	167.43
84	203.66	190.15	179.47	254.52	225.43	152.56	136.47	126.98	207.09	178.88
85	229.67	212.35	199.22	282.22	247.37	166.96	148.96	138.47	223.11	191.83
86 *	263.46	n/a	n/a	322.88	n/a	182.67	n/a	n/a	243.43	n/a
87 *	281.72	n/a	n/a	339.04	n/a	195.45	n/a	n/a	257.17	n/a
88 *	300.73	n/a	n/a	355.18	n/a	208.81	n/a	n/a	269.25	n/a
89 *	320.35	n/a	n/a	371.04	n/a	222.72	n/a	n/a	279.36	n/a
90 *	340.40	n/a	n/a	386.39	n/a	237.33	n/a	n/a	289.41	n/a
91 *	361.01	n/a	n/a	401.39	n/a	253.86	n/a	n/a	301.26	n/a
92 *	382.49	n/a	n/a	416.51	n/a	273.23	n/a	n/a	316.19	n/a
93 *	402.10	n/a	n/a	431.73	n/a	294.82	n/a	n/a	333.30	n/a
94 *	419.21	n/a	n/a	447.02	n/a	317.72	n/a	n/a	351.77	n/a
95 *	436.04	n/a	n/a	461.91	n/a	340.53	n/a	n/a	369.60	n/a
96 *	452.78	n/a	n/a	476.35	n/a	361.97	n/a	n/a	384.57	n/a
97 *	469.94	n/a	n/a	490.96	n/a	377.13	n/a	n/a	395.83	n/a
98 *	487.28	n/a	n/a	505.51	n/a	391.28	n/a	n/a	406.95	n/a
99 *	504.32	n/a	n/a	519.51	n/a	410.14	n/a	n/a	423.12	n/a
100 *	520.08	n/a	n/a	532.04	n/a	431.58	n/a	n/a	441.89	n/a
101 *	534.77	n/a	n/a	543.40	n/a	454.41	n/a	n/a	461.91	n/a
102 *	550.08	n/a	n/a	555.46	n/a	478.73	n/a	n/a	483.38	n/a
103 *	566.00	n/a	n/a	568.60	n/a	504.39	n/a	n/a	506.52	n/a
104 *	582.47	n/a	n/a	583.61	n/a	531.12	n/a	n/a	531.93	n/a
105 *	599.50	n/a	n/a	600.56	n/a	558.26	n/a	n/a	559.01	n/a
106 *	617.21	n/a	n/a	618.18	n/a	585.23	n/a	n/a	585.92	n/a
107 *	635.60	n/a	n/a	636.49	n/a	611.86	n/a	n/a	612.50	n/a
108 *	654.69	n/a	n/a	655.49	n/a	638.14	n/a	n/a	638.72	n/a
109 *	674.45	n/a	n/a	675.18	n/a	664.03	n/a	n/a	664.56	n/a
110 *	694.90	n/a	n/a	695.55	n/a	688.65	n/a	n/a	689.13	n/a
111 *	716.04	n/a	n/a	716.61	n/a	711.30	n/a	n/a	711.73	n/a
112 *	737.85	n/a	n/a	738.35	n/a	732.46	n/a	n/a	732.84	n/a
113 *	760.34	n/a	n/a	760.76	n/a	754.54	n/a	n/a	754.87	n/a
114 *	783.46	n/a	n/a	783.82	n/a	780.95	n/a	n/a	781.23	n/a
115 *	807.20	n/a	n/a	807.50	n/a	804.94	n/a	n/a	805.17	n/a
116 *	839.60	n/a	n/a	839.83	n/a	837.19	n/a	n/a	837.37	n/a
117 *	873.35	n/a	n/a	873.52	n/a	870.56	n/a	n/a	870.68	n/a
118 *	908.45	n/a	n/a	908.56	n/a	901.18	n/a	n/a	901.27	n/a
119 *	944.71	n/a	n/a	944.77	n/a	933.43	n/a	n/a	933.48	n/a
120 *	980.64	n/a	n/a	980.64	n/a	980.64	n/a	n/a	980.64	n/a

* Issue ages 86 and above are for term conversions only.

SERFF Tracking Number:	CUNA-125766559	State:	Arkansas
Filing Company:	CUNA Mutual Insurance Society	State Tracking Number:	39952
Company Tracking Number:	2008-WL		
TOI:	L071 Individual Life - Whole	Sub-TOI:	L071.101 Fixed/Indeterminate Premium - Single Life
Product Name:	2008 Whole Life		
Project Name/Number:	/		

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Children's Term Insurance Rider	08/26/2008	2008-CIR_AR_.pdf
No original date	Form	Whole Life Insurance Policy	08/13/2008	2008-WL.pdf
No original date	Form	Children's Term Insurance Rider	08/13/2008	2008-CIR.pdf
No original date	Form	Guaranteed Insurability Rider	08/13/2008	2008-GIR.pdf
No original date	Supporting Document	RATES	08/13/2008	2008 Whole Life - Premiums per \$1000 Updated 2008-08-14.pdf 2008-CIR - Child Term Rider - Premium Rates.pdf

CHILDREN'S TERM INSURANCE RIDER

RIDER SECTION 1.**GENERAL INFORMATION**

1.1 What is our agreement with you?

Our agreement with you includes this rider and its application, as a part of the policy to which it is attached. The provisions of the policy apply to this rider unless they conflict with the rider. If there is a conflict, the rider provision will apply. The issue date for this rider is shown on the Data page for this rider. Statements contained in the application for this rider (in the absence of fraud) are considered representations and not warranties.

We promise to provide the proceeds described in this rider as long as the policy and this rider are in force and all the terms and conditions of this rider are met.

1.2 When does this rider become incontestable?

This rider is incontestable after it has been in force during the insured child's lifetime for two (2) years from the rider issue date or reinstatement date. Statements made in the application or reinstatement application will not be used by us to contest this rider or challenge a claim under this rider, unless the statement is material, is contained in your application that is attached to your policy, and within the contestable period for this rider. A statement is material if, based on correct and complete information, we would have:

- a.) denied coverage;
- b.) issued the rider at a higher premium; or
- c.) issued the rider on some other basis than applied for.

After this 2-year period, we can not contest coverage except for:

- a.) non-payment of premiums; or
- b.) fraud in the procurement of the rider or reinstated rider.

If this rider is void as a result of a contest, any premium you paid for this rider will be refunded to you without interest.

1.3 What if the insured child's age has been misstated?

If any insured child's age has been misstated, the amount payable will be adjusted to reflect the correct age.

If this rider would have ended at an earlier date, we will refund the rider premiums paid beyond the correct rider termination date, without interest. If this rider would not have been issued, it will be deemed void from the start. It will be treated as if it had not been issued and any rider premiums paid will be refunded without interest.

1.4 Is there a suicide exclusion?

Suicide by an insured child, whether sane or insane, within two (2) years of this rider's issue date is not covered by this rider. If an insured child dies by suicide during this 2-year period, we will refund, without interest, any rider premiums paid for the period of time during which the child was the only insured child covered under this rider.

1.5 When will this rider terminate?

This rider will terminate on the earliest of:

- a.) the date of death of the last surviving insured child covered by this rider;
- b.) the date of death of the primary insured;
- c.) the date the policy lapses or is terminated;
- d.) the date the policy is continued as extended term insurance or reduced paid-up insurance under a nonforfeiture option; or
- e.) the date you choose to end this rider. You may end this rider by written request.

“Primary insured” means the person named as insured under the policy to which this rider is attached.

If this rider is terminated due to the death of the primary insured:

- a.) any rider premiums paid beyond the month in which the primary insured died will be included with the death proceeds payable under the policy; and
- b.) each insured child’s coverage may be converted to an individual life policy as described in Rider Section 5.1.

1.6 Does this rider have any cash or loan value?

This rider does not have any cash or loan value.

RIDER SECTION 2.

PREMIUMS

2.1 What is the premium for this rider?

The premium for this rider is shown on the Data Page for this rider. This rider is in force only after the first premium is paid.

2.2 What happens if an insured child dies during a 31-day grace period?

If an insured child dies during a 31-day grace period, one month’s policy premium (including all rider premiums) will be deducted from the death proceeds.

2.2 Can this rider be reinstated?

You may request to reinstate this rider at the same time you apply to reinstate the policy. All of the reinstatement requirements described in your policy also apply to this rider.

RIDER SECTION 3.

BENEFIT PROVIDED

3.1 What is the benefit provided by this rider?

This rider provides death proceeds payable to the beneficiary if an insured child dies while this policy is in force and prior to the rider anniversary on or following his or her 23rd birthday.

3.2 Who is an insured child under this rider?

An insured child under this rider is a natural child, stepchild or legally adopted child of the primary insured who is:

- a.) named in the application; and
- b.) is less than eighteen (18) years old on the date of application.

The term “stepchild” also includes a child of the primary insured with whom there exists a parent/child relationship due to the legal partnership of the primary insured and his or her legal partner.

After the date of application, a natural child, stepchild or legally adopted child of the primary insured will be insured provided:

- a.) the natural child is born alive;
- b.) the stepchild becomes the primary insured's stepchild prior to the child's 18th birthday; or
- c.) the legal adoption occurs prior to the child's 18th birthday.

Written notice of the addition of a child to this rider should be sent to our administrative office. Written notice in the event a stepchild is no longer a stepchild to the primary insured should also be sent to our administrative office.

An insured child continues to be an insured child until the rider anniversary on or following his or her 23rd birthday.

Although only a single copy of this rider is included with this policy, the benefit provided by this rider applies to each insured child.

RIDER SECTION 4.

RIDER DEATH PROCEEDS

4.1 When do rider death proceeds become payable?

Rider death proceeds become payable to the beneficiary on file at our administrative office when we receive proof of death of the insured child.

If no beneficiary is named or if no beneficiary outlives the insured child, the rider death proceeds will be paid to the primary insured, if living; otherwise to the insured child's estate.

4.2 What amount is payable as rider death proceeds?

The amount payable as rider death proceeds will be based on the number of units of child coverage and the age of the insured child as of the date of their death, as follows:

- a.) live birth to age 15 days (360 hours)\$250 per unit
- b.) age 15 days to age 6 months\$500 per unit
- c.) age 6 months to the rider anniversary on or following the insured child's 23rd birthday\$1,000 per unit

4.3 How are rider death proceeds paid?

The rider death proceeds will be payable according to the provisions of the policy to which this rider is attached.

RIDER SECTION 5.

CONVERSION PRIVILEGE

5.1 Can an insured child's rider coverage be converted to a new policy ?

Conversion due to an insured child's 23rd birthday. You may convert an insured child's rider coverage to any individual life insurance policy, other than term life insurance, that we make available for such conversions provided:

- a.) we receive your written application requesting conversion:
 - 1.) during the 60-day period prior to the rider anniversary on or following the insured child's 23rd birthday; and
 - 2.) while this rider is in force; and
- b.) all premiums due on this rider have been paid.

Once an insured child's rider coverage is converted, that child will no longer be an insured child under this rider.

Conversion due to death of primary insured. If this rider is terminated due to the death of the primary insured, coverage for each insured child may be converted to an individual life insurance policy, other than term life insurance, that we make available for such conversions. We must receive an application requesting conversion during the 60-day period following the death of the primary insured. Each insured child will require a separate application for conversion. If an insured child dies during the 60-day conversion period, we will pay the death proceeds that would have been paid had conversion to an individual life insurance policy occurred.

5.2 What amount can be converted?

The amount of insurance for the new policy may be any amount that is:

- a.) at least equal to the minimum amount we require to issue the new policy; and
- b.) no more than 2 times the rider death proceeds payable for that insured child as described in Rider Section 4.2.

5.3 What is the issue date of the new policy?

The issue date for the new policy will be the date of conversion for the insured child's coverage under this rider.

5.4 What basis will be used to determine the premium for the new policy?

The premium for the new policy will be based on the following factors:

- a.) the insured child's age on the date of conversion;
- b.) the insured child's gender; and
- c.) the premium class for the new policy.

The premium class for the new policy will be the same as the premium class for this rider. If the same premium class is not available, the premium class will be a comparable premium class, as determined by us. The initial premium for the new policy will be due as of the date of conversion.

5.5 Will evidence of insurability be required?

Evidence of insurability will not be required unless you request any additional benefit riders with the new policy or you request an increased amount of insurance that exceeds the maximum conversion amount described in Rider Section 5.2.

If you request an additional benefit rider with the new policy or you request an increased amount of insurance, we will require evidence of insurability which is satisfactory to us.

The incontestability provision of the new policy will be measured from the issue date of this rider. However, any additional benefit rider or increased amount of insurance will be contestable for a 2-year period based on evidence given in the application for the additional benefit rider or increased amount of insurance.

5.6 Will there be a suicide exclusion provision for the new policy?

The suicide exclusion provision of the new policy will be measured from the issue date or reinstatement date of this rider. However, if the new policy includes any additional benefit rider or increased amount of insurance, the suicide exclusion provision for the additional benefit rider or increased amount will be measured from the issue date of the new policy or rider.

RIDER SECTION 6.

DIVIDENDS

6.1 Will this rider receive dividends?

We do not anticipate that there will be any dividends paid on this rider. However, we will determine once a year if any dividends are payable. Dividends on this rider, if any, will be combined with and applied using the same method selected for the policy and will be paid on your policy anniversary.

CUNA Mutual Insurance Society



President

CHILDREN'S TERM INSURANCE RIDER DATA PAGE

Policy Number: [123456789]

**INSURED CHILD/CHILDREN
ON RIDER ISSUE DATE:**[Jerry Doe]
[Jane Doe]**ISSUE DATE:** [February 1, 2009]**FACE AMOUNT:** [5 Units] (See Section 4 of this rider)**ANNUAL PREMIUM:** [\$45.00]**PREMIUM CLASS:** [Standard]

CUNA Mutual Insurance Society

2000 Heritage Way
Waverly, Iowa 50677
Phone: 1-800-798-6600

WHOLE LIFE INSURANCE POLICY

POLICY NUMBER: [123456789]

READ YOUR CONTRACT CAREFULLY. This is a legal contract between the owner and CUNA Mutual Insurance Society, and hereafter will be referred to as the policy.

This policy is issued to the owner in consideration of the application and premium payment. CUNA Mutual Insurance Society will pay the benefits of this policy, subject to its terms and conditions. Any cash values and paid-up nonforfeiture benefits provided under the policy are not less than the minimum values and benefits required by state law in which the policy is delivered.

TABLE OF CONTENTS:

Right to Examine This Policy	Cover
Policy Data Page	Section 1
Definitions	Section 2
General Information	Section 3
Owner	Section 4
Beneficiary	Section 5
Premiums	Section 6
Coverage Provided	Section 7
Payment of Proceeds	Section 8
Settlement Options	Section 9
Dividends	Section 10
Cash Value and Policy Surrender	Section 11
Policy Loans	Section 12
Nonforfeiture Options	Section 13
Additional Benefit Rider(s) and Endorsement(s)	

Signed for CUNA Mutual Insurance Society, Waverly, Iowa, on the policy issue date.



President



Secretary

RIGHT TO EXAMINE THIS POLICY. If for any reason you decide not to keep this policy, you have thirty (30) days from the date you receive it to either return it to us or notify us in writing that you do not want to keep it. You may return it to either our administrative office or to the agent who sold it to you. We will consider it void from the beginning and the premium paid, including any fees or charges, will be refunded.

WHOLE LIFE INSURANCE POLICY

Proceeds Payable at Earlier of Insured's Death or Maturity Date.
Premiums Payable Until Earlier of Insured's Death or Maturity Date.
Participating.

SECTION 1.**POLICY DATA PAGE****POLICY NUMBER:** [123456789]**Whole Life Insurance Policy****INSURED:**

[John Doe]

POLICY ISSUE DATE:

[February 1, 2009]

OWNER:

[John Doe]

PREMIUM CLASS:

[Standard Non-Tobacco]

ISSUE AGE & GENDER:

[35 Male]

MATURITY DATE:

February 1, 2095

AMOUNT OF INSURANCE: [\$10,000]**Protection Provided
by Policy and Riders****AMOUNT****Policy Years
Premium Payable*****Annual Premium
On Policy Issue Date**

Whole Life Policy*	[\$10,000]	To Age 121	[\$151.00]
Waiver of Premium Rider		To Age 65	[\$4.50]
Children's Insurance Rider	[5 unit]	To Child's Age 23	[\$45.00]
Accidental Death Rider	[\$20,000]	To Age 70	[\$14.80]
Guaranteed Insurability Rider	[\$10,000]	To Age 40	[\$20.70]

* [The Annual Premiums shown are the same for all policy years that the premium is payable.]
The Whole Life Annual Premium includes a Policy Fee of: [\$30.00]

PREMIUM INFORMATION:**Total Annual Premium On Policy Issue Date if paid:**

Annually	[\$236.00]
Semi-Annually	[\$241.66]
Quarterly	[\$248.28]
Monthly	[\$244.92]

You have selected the **[Annual]** Mode; your premium on the policy issue date is **[\$236.00]** [per year].

POLICY INTEREST RATES (Compounded Annually):

Rate of Interest to Calculate Nonforfeiture Values	[5.00%]
Minimum Settlement Option Interest Rate	2.00%
Policy Loan Interest Rate	[6.00%]
Maximum Reinstatement Interest Rate	6.00%

TABLE OF NONFORFEITURE VALUES:

<u>End of Policy Year</u>	<u>Cash Value/ Loan Value</u>	<u>Reduced Paid-Up Insurance</u>	<u>Extended Term Insurance</u>	
			<u>Years</u>	<u>Days</u>
1	\$ 0.00	\$ 0.00	0	0
2	0.00	0.00	0	0
3	50.00	296.90	3	277
4	130.00	739.80	8	75
5	220.00	1,200.00	12	31
6	320.00	1,673.30	15	71
7	420.00	2,105.90	17	124
8	520.00	2,500.80	18	336
9	620.00	2,860.90	20	4
10	730.00	3,233.10	20	350
11	840.00	3,572.20	21	240
12	960.00	3,921.10	22	119
13	1,080.00	4,237.50	22	291
14	1,210.00	4,560.40	23	78
15	1,340.00	4,851.60	23	161
16	1,470.00	5,113.70	23	192
17	1,610.00	5,382.80	23	222
18	1,750.00	5,625.50	23	212
19	1,900.00	5,875.00	23	202
20	2,050.00	6,101.00	23	160
Age 60	2,860.00	7,087.50	22	96
Age 65	3,750.00	7,853.90	20	163
Age 70	4,690.00	8,435.40	18	82

This table assumes all premiums have been paid to the policy anniversary for the amount of insurance provided by this policy. Dividends are not guaranteed. Therefore, these values do not include any dividend accumulations or the cash value of any paid-up additional insurance and assume there are no policy loans. Values for policy years not shown are available upon request.

BASIS OF COMPUTATION FOR NONFORFEITURE VALUES: The nonforfeiture values and net single premium rates for reduced paid-up insurance and extended term insurance are calculated using the [2001 Commissioners Standard Ordinary, Age Last Birthday, [Smoker], [Male], Ultimate Mortality Table with interest at [5.00%] and continuous functions].

SECTION 2.

DEFINITIONS

2.1 What are the most commonly used terms and what do they mean?

administrative office – [CUNA Mutual Insurance Society, 2000 Heritage Way, Waverly, Iowa, 50677].

age – The insured's age at issue is his or her age as of their last birthday. The insured's age under the policy will be increased by one year on each policy anniversary thereafter.

beneficiary – The person(s) (or entities) named by the owner to receive proceeds due to the insured's death.

insured – The person whose life this policy insures. The insured is shown on the Policy Data Page.

irrevocable beneficiary – A beneficiary who has certain rights which cannot be changed unless he or she consents to the change.

legal partner – The person with whom you have entered into a legally-sanctioned domestic partnership or civil union that grants you the same rights, responsibilities, and obligations as married couples in accordance with applicable state laws. We will not recognize a partner relationship in any state that does not legally recognize such relationship.

loan balance – The sum of any unpaid policy loan(s) and accrued interest on the policy loan(s).

maturity date – The date all premium payments are completed.

owner – The person (or entity) who owns this policy. The owner is shown on the application, unless later changed as allowed by this policy. If no owner is named, then the insured is the owner.

policy anniversary – The same day and month as the policy issue date for each year the policy remains in force.

policy issue date – The date that is used to determine policy years and policy anniversaries. The policy issue date is shown on the Policy Data Page.

policy year – Any twelve-month period beginning on the policy issue date or on a policy anniversary and ending one day before the next policy anniversary.

proof of death – Proof of death satisfactory to us. Such proof may consist of a certified copy of the death certificate of the insured, or other lawful evidence providing equivalent information.

pro-rata – A proportional share that is determined based on a ratio.

we, our, us – [CUNA Mutual Insurance Society].

written request – A signed and dated written notice in a form satisfactory to us.

you, your – The owner of this policy.

SECTION 3.

GENERAL INFORMATION

3.1 What does the entire contract consist of?

The policy form, Policy Data Page, any attached rider(s) and/or endorsement(s), and a copy of the application are the entire contract between you and us. The statements contained in the application or reinstatement application (in the absence of fraud) are considered representations and not warranties.

No one except our president or secretary has the authority to change or waive any of our rights or requirements under this policy. Any change must be in writing and attached to your policy.

3.2 When does your policy become incontestable?

This policy is incontestable after it has been in force during the insured's lifetime for two (2) years from the policy issue date or reinstatement date. Statements made in the application or reinstatement application will not be used by us to void your policy or challenge a claim, unless the statement is material, is contained in your application that is attached to your policy, and within the contestable period. A statement is material if, based on correct and complete information, we would have:

- a.) denied coverage;
- b.) issued the policy at a higher premium; or
- c.) issued the policy on some other basis than applied for.

After this 2-year period, we can not contest coverage except for:

- a.) non-payment of premiums; or
- b.) fraud in the procurement of the policy or reinstated policy.

If this policy is void as a result of a contest, the premiums you paid (including any rider premiums), reduced by any dividends paid in cash, dividends applied to pay premiums, and any loan balance, for this policy will be refunded to you without interest.

3.3 What if the insured's age or gender is misstated?

If the insured's age or gender is misstated, we will adjust the amount payable and other benefits. The adjustment will be based on what the premiums paid would have purchased at the correct age or gender.

3.4 Is suicide covered by this policy?

Suicide by the insured, whether sane or insane, within two (2) years of the policy issue date or reinstatement date is not covered by this policy. If the insured dies by suicide during this 2-year period, the premiums you paid (including any rider premiums), reduced by any dividends paid in cash, dividends applied to pay premiums, and any loan balance will be refunded to you without interest. If the insured is also the owner, the refund will be paid to the insured's spouse or legal partner, if living, otherwise to the insured's estate.

SECTION 4.

OWNER

4.1 How can you exercise your rights under this policy?

You can exercise all the rights allowed by this policy during the insured's lifetime by written request.

4.2 Can you change ownership of your policy?

You may change ownership of your policy at any time while the insured is living by written request. The written consent of each irrevocable beneficiary and assignee, if any, is required as part of such written request. The change will take effect as of the date you signed the written request, unless you specify otherwise. We are not liable for any payment we make or action we take before receiving any such written request at our administrative office.

4.3 Can you assign your policy?

You can assign your policy while it is in force by written request provided:

- a.) the assignment is in writing on a form acceptable to us;
- b.) it is signed by you and each irrevocable beneficiary; and
- c.) it is received by us at our administrative office.

The assignment will be effective on the date you signed the written request, unless you specify otherwise. We will not be responsible for any action taken before we record the request or for the validity of any assignment. An assignment is subject to any policy loan(s) against this policy. Once we receive the written request for an assignment, your rights as owner and the interest of the insured, beneficiary and any irrevocable beneficiary will be subject to the assignment.

SECTION 5.

BENEFICIARY

5.1 Are there different classes of beneficiaries?

There are different classes of beneficiaries called primary and contingent. These classes set the order of payment of death proceeds. There may be more than one beneficiary in a class. Beneficiaries in the same class will receive equal payments unless we have written instructions to the contrary. Only a beneficiary who outlives the insured is eligible to receive the death proceeds. If no primary beneficiary outlives the insured, the death proceeds will be paid to the contingent beneficiary. If no beneficiary is named or if no primary or contingent beneficiary outlives the insured, death proceeds will be paid to the insured's spouse or legal partner, if living, otherwise to the insured's estate.

5.2 Can you change a beneficiary?

You can change a beneficiary of this policy at any time while the insured is living by written request. The written consent of each irrevocable beneficiary and assignee, if any, is required as part of such written request. The change will take effect as of the date you signed the written request, unless you specify otherwise. We are not liable for any payment we make or action we take before receiving any such written request at our administrative office.

SECTION 6.

PREMIUMS

6.1 What is the premium for this policy and how long is it payable?

The premium for this policy and the number of years premiums must be paid are shown on the Policy Data Page. Premium payments cease when all required premium payments have been made, or upon the death of the insured, if earlier. Premiums are not required if your policy continues in force as extended term insurance, reduced paid-up insurance, or if this policy is changed to a fully paid-up policy.

6.2 When and where is the premium payable?

Premiums must be paid during the lifetime of the insured, on or before the date they are due. The first premium is due on the policy issue date. No insurance is in force until the first premium payment is received by us. Each premium payment after the first must be received by us at our administrative office on or before the date it is due. A premium payment after the first can be paid to us at our administrative office or to an authorized agent. We will give you a receipt for a premium payment if you request it.

6.3 Can you make a premium payment after the date it is due?

Your policy has a 31-day grace period. This means you have thirty-one (31) days beyond the date the premium is due to make a premium payment. Your policy will continue in force during the grace period. Your premium payment must be received at our administrative office on or before the end of the grace period. If the insured dies during the grace period, we will deduct a premium for the grace period from the death proceeds. The grace period does not apply to the first premium payment.

6.4 What happens if a premium payment is not received on or before the end of the grace period?

If a premium payment is not received on or before the end of the 31-day grace period, one of the following will occur:

- a.) if your policy has no cash value, your coverage will terminate; or
- b.) if your policy has cash value and the automatic premium loan option is in effect, an automatic premium loan will occur as described in Section 12; or
- c.) if your policy has cash value and the automatic premium loan option is not in effect, one of the nonforfeiture options in Section 13 will apply. See Section 13 for a description of your nonforfeiture options.

6.5 Can your policy be reinstated?

If your policy lapses or is in force under a nonforfeiture option, you may ask us to reinstate your policy while the insured is living within five (5) years of the last premium due date. In order to reinstate your policy, we require the following:

- a.) completion of a reinstatement application before the maturity date shown on the Policy Data Page;
- b.) evidence of insurability which is satisfactory to us;
- c.) payment of all the past due premiums on your policy;
- d.) payment of interest on all past due premiums; and
- e.) payment or reinstatement of any loan balance which existed prior to reinstatement. Interest on the loan balance will be charged at the policy loan interest rate shown on the Policy Data Page.

Interest on past due premiums will be calculated based on the reinstatement rate of interest in effect for this policy form as of the date we receive your request for reinstatement. The rate of interest for reinstatement will never exceed the maximum reinstatement interest rate shown on your Policy Data Page.

SECTION 7.

COVERAGE PROVIDED

7.1 What is the coverage provided by this policy?

This policy provides death proceeds payable to the beneficiary if the insured dies while this policy is in force and prior to the maturity date. If this policy is in force and the insured is living on the maturity date, the death proceeds are payable to you.

7.2 When does coverage begin?

Your coverage begins after we approve your application and receive your first premium payment. Your coverage then takes effect as of the policy issue date shown on the Policy Data Page.

7.3 When does coverage end?

The coverage provided by this policy ends on the earliest of the following:

- a.) the date of the insured's death;
- b.) the date we receive your written request to terminate or surrender your policy;
- c.) the date a grace period ends without a premium payment and your policy has no cash value;
- d.) the date your loan balance equals or exceeds the cash value of the policy plus the cash value of any paid-up additional insurance;
- e.) the date the nonforfeiture option ends, if your coverage is in force as extended term insurance; or
- f.) the maturity date.

7.4 Can this policy be changed to a fully paid-up policy before the maturity date?

This policy may be changed to a fully paid-up policy as of any premium due date when the cash value of your policy plus the cash value of any paid-up additional insurance and the value of any dividend accumulations equals or exceeds the net single premium for this policy at the insured's current age. You must make written request for this policy change. The cash value of any paid-up additional insurance or dividend accumulations not needed to make the change will be continued on the paid-up policy. Any loan balance not repaid at the time of the change will be continued on the paid-up policy.

SECTION 8.

PAYMENT OF PROCEEDS

8.1 When do death proceeds become payable?

The death proceeds of this policy become payable to the beneficiary on file at our administrative office when we receive proof of death of the insured.

8.2 What amount is payable as death proceeds?

The amount payable as death proceeds is equal to the total of the following amounts:

- a.) the amount of insurance shown on the Policy Data Page (or the amount of reduced paid up insurance, if applicable);
- b.) plus any premiums paid beyond the month in which the insured died;
- c.) plus the value of any dividend accumulations;
- d.) plus the amount of any paid-up additional insurance;
- e.) plus a pro-rata share of any dividend payable for the year in which the death occurs;
- f.) minus any premium due;
- g.) minus any loan balance.

If your policy is in force as extended term insurance on the date of the insured's death, the amount payable as death proceeds is the amount of extended term insurance in force as of the date of death.

We will pay interest on single-sum proceeds, if required by state law. Interest, if any, will be calculated at the rate and for the time period required by state law.

8.3 How are death proceeds paid?

Death proceeds are paid in a single sum unless a settlement option has been selected. We reserve the right to pay proceeds to an estate or other entity in a single sum. Payment is subject to the rights of any assignee.

You may select a settlement option while the insured is living by written request. The written consent of each irrevocable beneficiary and assignee will be required at the time of selection.

Generally, a beneficiary can select a settlement option only after the insured's death. However, you may designate that a beneficiary is not permitted to change a settlement option you have selected.

8.4 When do maturity proceeds become payable?

The maturity proceeds of this policy become payable to you if the insured is living on the maturity date.

8.5 What amount is payable as maturity proceeds?

The amount payable as maturity proceeds is equal to:

- a.) the cash value of your policy;
- b.) plus the cash value of any paid-up additional insurance;
- c.) plus any dividend accumulations;
- d.) minus any loan balance.

SECTION 9.

SETTLEMENT OPTIONS

9.1 What settlement options are available?

There are 4 settlement options available for payment of proceeds. They are described below. Other methods of payment may be available upon agreement between you and us.

OPTION 1 – Interest Option. Interest is paid on the proceeds which we hold as a principal sum during the lifetime of the payee. Payments may be made either once a year or once a month. We determine the rate of interest from time to time, but it will not be less than an effective annual rate of 2.00%.

OPTION 2 – Installment Option. Monthly payments are made for a chosen number of years, not less than ten (10), nor more than thirty (30). If the original payee dies before payments have been made for the chosen number of years: (a) payments will be continued for the remainder of the period to the successor payee; or (b) the present value of the remaining income payments, computed at the interest rate used to create the Option 2 rates, will be paid to the successor payee or to the last surviving payee's estate, if there is no successor payee.

Dividends, if any, will be payable as determined by us. We do not anticipate any dividends will be paid.

OPTION 3 – Life Income – Guaranteed Period Certain. Monthly payments are made for as long as the payee lives. If the original payee dies before all of the payments have been made for the guaranteed period certain: (a) payments will be continued during the remainder of the guaranteed period certain to the successor payee; or (b) the present value of the remaining payments, computed at the interest rate used to create the Option 3 rates, will be paid to the successor payee or to the last surviving payee's estate, if there is no successor payee.

The guaranteed period certain choices are:

- a.) 0 years (life income only);
- b.) 5 years;
- c.) 10 years;
- d.) 15 years; or
- e.) 20 years.

The amount of each monthly payment is based on the payee's gender and their age as of the date of the first payment. We require satisfactory proof of the payee's age and gender.

Dividends, if any, will be payable as determined by us. We do not anticipate any dividends will be paid.

OPTION 4 – Joint and Survivor Life Income – 10 Year Guaranteed Period Certain. Monthly payments will be made for as long as either of the original payees is living. If at the death of the second surviving payee, payments have been made for less than ten (10) years: (a) payments will be continued during the remainder of the guaranteed period certain to the successor payee; or (b) the present value of the remaining payments, computed at the interest rate used to create the Option 4 rates, will be paid to the successor payee or to the last surviving payee's estate, if there is no successor payee.

The amount of each monthly payment is based on each payee's gender and their age as of the date of the first payment. We will require satisfactory proof of the payee's age and gender.

Dividends, if any, will be payable as determined by us. We do not anticipate any dividends will be paid.

9.2 What is the minimum amount which can be applied under a settlement option?

The minimum amount which can be applied under Option 1 is \$2,500. If the monthly interest payment for Option 1 is less than \$20, we reserve the right to pay interest annually. The minimum amount which can be applied under all other Options is the greater of \$2,500 or the amount required to provide a monthly payment of \$20.

9.3 What rates will be used to determine monthly payments for Options 2 through 4?

The rates shown in the following tables are used to determine the minimum payment values for monthly payments. Higher current rates may be offered. Current rates are available upon your request to our administrative office.

The Option 2 rates are based on the settlement option interest rate of 2.00%.

The Option 3 and 4 rates are based on the Annuity 2000 Table and with compound interest at the settlement option interest rate of 2.00%. Rates for year's payable and guaranteed periods certain not shown, if allowed by us, will be calculated on an actuarially equivalent basis and will be available upon your request.

The amount of each monthly payment for Options 3 and 4 is based on each payee's gender and their adjusted age as of the date of the first payment. The adjusted age is the age last birthday minus the number of years shown in the Age Reduction column of the following table. The policy years elapsed are measured from the policy issue date to the effective date of the settlement option. Any partial year is considered a full policy year.

<u>Policy Years Elapsed</u>	<u>Age Reduction</u>
0-10	0 years
11-20	1 years
21-30	2 years
31-40	3 years
41+	4 years

OPTION 2 – Installment Option. The amount of each monthly payment for each \$1,000 of proceeds applied under this option is shown in the following table.

<u>Number of Years Payable</u>	<u>Monthly Payment for each \$1,000 Applied</u>
10	9.18
15	6.42
20	5.04
25	4.22
30	3.68

OPTION 3 – Life Income – Guaranteed Period Certain. The amount of each monthly payment for each \$1,000 of proceeds applied under this option is shown in the following table.

Years	M A L E						F E M A L E					
	Adjusted Ages						Adjusted Ages					
	55	60	65	70	75	80	55	60	65	70	75	80
0	3.90	4.42	5.12	6.10	7.44	9.31	3.60	4.04	4.63	5.46	6.66	8.44
5	3.89	4.40	5.08	6.00	7.21	8.76	3.60	4.03	4.61	5.41	6.54	8.11
10	3.86	4.34	4.95	5.70	6.57	7.46	3.58	4.00	4.54	5.25	6.16	7.17
15	3.80	4.22	4.71	5.23	5.72	6.08	3.55	3.93	4.41	4.97	5.54	6.00
20	3.70	4.04	4.38	4.68	4.88	4.99	3.49	3.83	4.20	4.56	4.83	4.97

OPTION 4 – Joint and Survivor Life Income – 10 Year Guaranteed Period Certain. The amount of each monthly payment for each \$1,000 of proceeds applied under this option is shown in the following table.

MALE ADJUSTED AGE	FEMALE ADJUSTED AGE					
	55	60	65	70	75	80
60	3.23	3.40	3.55	3.67	3.75	3.81
65	3.34	3.57	3.79	3.98	4.13	4.23
70	3.43	3.72	4.02	4.31	4.56	4.75
75	3.49	3.83	4.21	4.62	5.01	5.32
80	3.53	3.90	4.35	4.87	5.42	5.91

SECTION 10.

DIVIDENDS

10.1 Will dividends be paid?

This policy is “participating”, which means it may share in any dividends we pay.

Each year we determine how much money can be paid as dividends. This is called divisible surplus. We then determine how much of this divisible surplus is to be allocated to this policy.

Any dividends allocated to this policy will be payable on policy anniversaries. Dividends are payable provided your policy is in force other than as extended term insurance and all premiums due prior to that policy anniversary have been paid.

If this policy terminates due to the insured's death, a pro-rata share of any dividend payable for the year of death will be added to the death proceeds payable.

10.2 How are dividends used?

Dividends may be used in one of the following ways (called dividend options):

- a.) Cash – Dividends may be paid in cash to you.
- b.) Reduce Premiums – Dividends may be used to pay part or all of any premium due on the policy anniversary. If the dividend is not enough to pay the full premium due, the balance must be paid by the end of the grace period. Any portion of a dividend not needed to pay the current premium due will buy paid-up additional insurance.
- c.) Dividend Accumulations – Dividends may be left with us to accumulate at interest. Your accumulations will earn interest at a rate which will be determined annually. Dividend accumulations can be withdrawn. We may allow you to use dividend accumulations to purchase paid-up additional insurance, upon our consent. We reserve the right to limit the amount you may purchase and to require evidence of insurability satisfactory to us prior to granting consent. The amount of paid-up additional insurance purchased is determined by the single premium rate at the insured's age at that time. Dividend accumulations will be paid to you upon surrender of your policy.
- d.) Paid-Up Additional Insurance – Dividends may be used to purchase paid-up additional insurance. The amount of insurance is determined by the single premium rate at the insured's age at that time. Paid-up additional insurance is also “participating” and will share in the divisible surplus of the Company. Paid-up Additional Insurance has cash value and can be surrendered as long as it is not securing a policy loan. The cash value of any paid-up additional insurance will be paid to you upon surrender of your policy.

A dividend option may be elected in the application. You may change the dividend option elected at a later time. If no dividend option is elected in the application, we will apply dividends under the paid-up additional insurance option. Dividends will not be paid if this policy continues in force as extended term insurance.

SECTION 11.

CASH VALUE AND POLICY SURRENDER

11.1 What is the cash value of your policy?

The cash value of your policy, when all premiums due have been paid, is the guaranteed cash value shown on the Table of Nonforfeiture Values on your Policy Data Page. The table shows the guaranteed cash value on certain policy anniversaries. Cash values can be calculated at any time during a policy year. In that case, allowance will be made for the period of time since the last policy anniversary and for any premiums paid for any part of that policy year.

The basis of computation for the cash value is shown on the Policy Data Page. We have filed a detailed description of the method of computation of these values with the insurance supervisory official of the state in which the policy is delivered.

11.2 Can you surrender your policy?

You may surrender your policy by written request. The written consent of each irrevocable beneficiary and assignee, if any, is required as part of such written request.

11.3 What amount will you receive as surrender proceeds?

The amount you will receive as surrender proceeds is equal to:

- e.) the cash value of your policy;
- f.) plus the cash value of any paid-up additional insurance;
- g.) plus any dividend accumulations;
- h.) minus any loan balance.

Any premiums paid beyond the surrender date will be refunded to you upon payment of the surrender proceeds.

If your policy is in force as reduced paid-up insurance or extended term insurance it will have a cash value and can be surrendered at any time.

If your policy is surrendered within 30 days following a policy anniversary the cash value of the policy will not be less than the cash value as of that anniversary.

The surrender date of the policy is the date we receive your written request for surrender. The amount you receive as surrender proceeds is determined as of the surrender date. Your coverage under this policy will terminate and your policy will be void as of the surrender date.

11.4 How and when will the surrender proceeds be paid?

The surrender proceeds may be paid in one sum, or the proceeds may be applied to any of the settlement options described in Section 9.

We reserve the right to postpone payment of your surrender proceeds for up to six (6) months from the surrender date. We will pay interest on surrender proceeds that are postponed for more than 30 days, if required by state law. Interest, if any, will be calculated at the rate and for the time period required by state law.

SECTION 12.

POLICY LOANS

12.1 Are loans on this policy available?

Loans on this policy are available by written request while the insured is living and prior to the maturity date. A loan cannot be made if your policy is in force under extended term insurance. The written consent of each irrevocable beneficiary and assignee, if any, is required as part of such written request. Your policy is the sole security for the loan. Any outstanding loan balance will reduce the amount payable upon surrender, death or maturity.

12.2 What is the maximum amount available for a loan?

The maximum amount available for a loan is referred to as the loan value. The loan value is equal to:

- a.) your cash value as of your next policy anniversary;
- b.) plus the cash value of any paid-up additional insurance;
- c.) minus any loan balance;
- d.) minus loan interest to the next policy anniversary.

Any premiums due and unpaid at the time of the loan will be deducted from the loan proceeds.

12.3 What is the loan date?

The loan date is the date we process your written request for a loan. We reserve the right to postpone the loan date for up to six (6) months after your written request. A policy loan used to make a premium payment to us will not be postponed.

12.4 How is interest determined on a loan?

Interest accrues daily on a loan at the policy loan interest rate. The policy loan interest rate is shown on the Policy Data Page. It will not change.

Interest accrues from the loan date or from the premium due date on policy loans used to pay premiums.

Interest is due and payable on each policy anniversary. Any interest not paid when due will be added to the loan principal and charged the policy loan interest rate. Accrued interest on a policy loan becomes part of the loan balance.

12.5 Can you repay the loan balance on this policy?

All or part of any loan balance on this policy may be repaid while the insured is living and prior to the maturity date.

If the loan balance equals or exceeds the cash value of the policy, plus the cash value of any paid-up additional insurance, we will mail you and any assignee a notice of termination in coverage at the last known address on file at our administrative office. You will have sixty (60) days to pay the default amount shown on the notice. If payment is not received by us, your coverage will terminate. Upon termination, any dividend accumulations will be paid to you.

12.6 What is the automatic premium loan option?

The automatic premium loan option is an automatic loan made under your policy to pay premium payments unpaid at the end of the grace period as described in Section 6. If the loan value is too small to pay the past due premium payment, a loan will be made to pay as much of the premium payment as possible.

This option is offered at the time of application for this policy. It may be elected or cancelled at any time by written request. Your written request to elect this option must be received by us at our administrative office before the 31-day grace period expires for an unpaid premium payment in order to apply to that payment. Your request to cancel this option will apply to premiums that come due after we receive your written request for cancellation at our administrative office.

SECTION 13.

NONFORFEITURE OPTIONS

13.1 What are your nonforfeiture options?

If you terminate this policy or stop paying premiums and your policy has cash value, you may elect one of the nonforfeiture options described below by written request. The written consent of each irrevocable beneficiary and assignee, if any, is required as part of such written request.

If no written request is received from you within sixty (60) days after the premium due date, Option 1, Extended Term Insurance will apply unless it is not available. If extended term insurance is not available, it will be indicated on your Policy Data Page and Option 2, Reduced Paid-Up Insurance, will apply.

Allowance for the period of time since the last policy anniversary and for any premiums paid since the preceding policy anniversary will be included in the calculation of the value that is applied to a nonforfeiture option.

OPTION 1: EXTENDED TERM INSURANCE. The amount that would be payable as surrender proceeds (described in Section 11.3) will be used to purchase extended term insurance. If the policy is a rated premium class policy, this option may not be available. Your Policy Data Page will indicate if the extended term insurance option is not available.

The amount of the extended term insurance will be equal to:

- a.) the amount of insurance shown on your Policy Data Page;
- b.) plus the amount of any paid-up additional insurance;
- c.) plus the value of any dividend accumulations;
- d.) less any loan balance.

The extended term insurance will start as of the due date of the unpaid premium. The length of the extended term insurance period will be determined by using the amount that would be payable as surrender proceeds (described in Section 11.3) as a net single premium rate for the insured's age on that date.

Dividends will not be paid if this policy is in force as extended term insurance.

OPTION 2: REDUCED PAID-UP INSURANCE. Your cash value will be used to purchase reduced paid-up insurance with the same maturity date as the policy. If the policy has dividend accumulations or paid-up additional insurance, they will continue on the reduced paid-up policy. The amount of the paid-up insurance will be equal to what the cash value can buy as a net single premium, based on the insured's age as of the due date of the unpaid premium. Any loan balance not repaid at the time of the change to reduced paid-up insurance will be continued on the reduced paid-up policy.

OPTION 3: SURRENDER FOR CASH. You may surrender your policy for cash as described in Section 11.

WHOLE LIFE INSURANCE POLICY

Proceeds Payable at Earlier of Insured's Death or Maturity Date.
Premiums Payable Until Earlier of Insured's Death or Maturity Date.
Participating.

CUNA MUTUAL INSURANCE SOCIETY
2000 Heritage Way, Waverly, Iowa 50677
Telephone: (319) 352-4090

CHILDREN'S TERM INSURANCE RIDER

RIDER SECTION 1.**GENERAL INFORMATION**

1.1 What is our agreement with you?

Our agreement with you includes this rider and its application, as a part of the policy to which it is attached. The provisions of the policy apply to this rider unless they conflict with the rider. If there is a conflict, the rider provision will apply. The issue date for this rider is shown on the Data page for this rider. Statements contained in the application for this rider (in the absence of fraud) are considered representations and not warranties.

We promise to provide the proceeds described in this rider as long as the policy and this rider are in force and all the terms and conditions of this rider are met.

1.2 When does this rider become incontestable?

This rider is incontestable after it has been in force during the insured child's lifetime for two (2) years from the rider issue date or reinstatement date. Statements made in the application or reinstatement application will not be used by us to contest this rider or challenge a claim under this rider, unless the statement is material, is contained in your application that is attached to your policy, and within the contestable period for this rider. A statement is material if, based on correct and complete information, we would have:

- a.) denied coverage;
- b.) issued the rider at a higher premium; or
- c.) issued the rider on some other basis than applied for.

After this 2-year period, we can not contest coverage except for:

- a.) non-payment of premiums; or
- b.) fraud in the procurement of the rider or reinstated rider.

If this rider is void as a result of a contest, any premium you paid for this rider will be refunded to you without interest.

1.3 What if the insured child's age has been misstated?

If any insured child's age has been misstated, the amount payable will be adjusted to reflect the correct age.

If this rider would have ended at an earlier date, we will refund the rider premiums paid beyond the correct rider termination date, without interest. If this rider would not have been issued, it will be deemed void from the start. It will be treated as if it had not been issued and any rider premiums paid will be refunded without interest.

1.4 Is there a suicide exclusion?

Suicide by an insured child, whether sane or insane, within two (2) years of this rider's issue date or reinstatement date is not covered by this rider.

If an insured child dies by suicide during this 2-year period, we will refund, without interest, any rider premiums paid for the period of time during which the child was the only insured child covered under this rider.

1.5 When will this rider terminate?

This rider will terminate on the earliest of:

- a.) the date of death of the last surviving insured child covered by this rider;
- b.) the date of death of the primary insured;
- c.) the date the policy lapses or is terminated;
- d.) the date the policy is continued as extended term insurance or reduced paid-up insurance under a nonforfeiture option; or
- e.) the date you choose to end this rider. You may end this rider by written request.

“Primary insured” means the person named as insured under the policy to which this rider is attached.

If this rider is terminated due to the death of the primary insured:

- a.) any rider premiums paid beyond the month in which the primary insured died will be included with the death proceeds payable under the policy; and
- b.) each insured child’s coverage may be converted to an individual life policy as described in Rider Section 5.1.

1.6 Does this rider have any cash or loan value?

This rider does not have any cash or loan value.

RIDER SECTION 2.

PREMIUMS

2.1 What is the premium for this rider?

The premium for this rider is shown on the Data Page for this rider. This rider is in force only after the first premium is paid.

2.2 What happens if an insured child dies during a 31-day grace period?

If an insured child dies during a 31-day grace period, one month’s policy premium (including all rider premiums) will be deducted from the death proceeds.

2.2 Can this rider be reinstated?

You may request to reinstate this rider at the same time you apply to reinstate the policy. All of the reinstatement requirements described in your policy also apply to this rider.

RIDER SECTION 3.

BENEFIT PROVIDED

3.1 What is the benefit provided by this rider?

This rider provides death proceeds payable to the beneficiary if an insured child dies while this policy is in force and prior to the rider anniversary on or following his or her 23rd birthday.

3.2 Who is an insured child under this rider?

An insured child under this rider is a natural child, stepchild or legally adopted child of the primary insured who is:

- a.) named in the application; and
- b.) is less than eighteen (18) years old on the date of application.

The term “stepchild” also includes a child of the primary insured with whom there exists a parent/child relationship due to the legal partnership of the primary insured and his or her legal partner.

After the date of application, a natural child, stepchild or legally adopted child of the primary insured will be insured provided:

- a.) the natural child is born alive;
- b.) the stepchild becomes the primary insured's stepchild prior to the child's 18th birthday; or
- c.) the legal adoption occurs prior to the child's 18th birthday.

Written notice of the addition of a child to this rider should be sent to our administrative office. Written notice in the event a stepchild is no longer a stepchild to the primary insured should also be sent to our administrative office.

An insured child continues to be an insured child until the rider anniversary on or following his or her 23rd birthday.

Although only a single copy of this rider is included with this policy, the benefit provided by this rider applies to each insured child.

RIDER SECTION 4.

RIDER DEATH PROCEEDS

4.1 When do rider death proceeds become payable?

Rider death proceeds become payable to the beneficiary on file at our administrative office when we receive proof of death of the insured child.

If no beneficiary is named or if no beneficiary outlives the insured child, the rider death proceeds will be paid to the primary insured, if living; otherwise to the insured child's estate.

4.2 What amount is payable as rider death proceeds?

The amount payable as rider death proceeds will be based on the number of units of child coverage and the age of the insured child as of the date of their death, as follows:

- a.) live birth to age 15 days (360 hours)\$250 per unit
- b.) age 15 days to age 6 months\$500 per unit
- c.) age 6 months to the rider anniversary on or following the insured child's 23rd birthday\$1,000 per unit

4.3 How are rider death proceeds paid?

The rider death proceeds will be payable according to the provisions of the policy to which this rider is attached.

RIDER SECTION 5.

CONVERSION PRIVILEGE

5.1 Can an insured child's rider coverage be converted to a new policy ?

Conversion due to an insured child's 23rd birthday. You may convert an insured child's rider coverage to any individual life insurance policy, other than term life insurance, that we make available for such conversions provided:

- a.) we receive your written application requesting conversion:
 - 1.) during the 60-day period prior to the rider anniversary on or following the insured child's 23rd birthday; and
 - 2.) while this rider is in force; and
- b.) all premiums due on this rider have been paid.

Once an insured child's rider coverage is converted, that child will no longer be an insured child under this rider.

Conversion due to death of primary insured. If this rider is terminated due to the death of the primary insured, coverage for each insured child may be converted to an individual life insurance policy, other than term life insurance, that we make available for such conversions. We must receive an application requesting conversion during the 60-day period following the death of the primary insured. Each insured child will require a separate application for conversion. If an insured child dies during the 60-day conversion period, we will pay the death proceeds that would have been paid had conversion to an individual life insurance policy occurred.

5.2 What amount can be converted?

The amount of insurance for the new policy may be any amount that is:

- a.) at least equal to the minimum amount we require to issue the new policy; and
- b.) no more than 2 times the rider death proceeds payable for that insured child as described in Rider Section 4.2.

5.3 What is the issue date of the new policy?

The issue date for the new policy will be the date of conversion for the insured child's coverage under this rider.

5.4 What basis will be used to determine the premium for the new policy?

The premium for the new policy will be based on the following factors:

- a.) the insured child's age on the date of conversion;
- b.) the insured child's gender; and
- c.) the premium class for the new policy.

The premium class for the new policy will be the same as the premium class for this rider. If the same premium class is not available, the premium class will be a comparable premium class, as determined by us. The initial premium for the new policy will be due as of the date of conversion.

5.5 Will evidence of insurability be required?

Evidence of insurability will not be required unless you request any additional benefit riders with the new policy or you request an increased amount of insurance that exceeds the maximum conversion amount described in Rider Section 5.2.

If you request an additional benefit rider with the new policy or you request an increased amount of insurance, we will require evidence of insurability which is satisfactory to us.

The incontestability provision of the new policy will be measured from the issue date of this rider. However, any additional benefit rider or increased amount of insurance will be contestable for a 2-year period based on evidence given in the application for the additional benefit rider or increased amount of insurance.

5.6 Will there be a suicide exclusion provision for the new policy?

The suicide exclusion provision of the new policy will be measured from the issue date or reinstatement date of this rider. However, if the new policy includes any additional benefit rider or increased amount of insurance, the suicide exclusion provision for the additional benefit rider or increased amount will be measured from the issue date of the new policy or rider.

RIDER SECTION 6.

DIVIDENDS

6.1 Will this rider receive dividends?

We do not anticipate that there will be any dividends paid on this rider. However, we will determine once a year if any dividends are payable. Dividends on this rider, if any, will be combined with and applied using the same method selected for the policy and will be paid on your policy anniversary.

CUNA Mutual Insurance Society



President

CHILDREN'S TERM INSURANCE RIDER DATA PAGE

Policy Number: [123456789]

**INSURED CHILD/CHILDREN
ON RIDER ISSUE DATE:**

[Jerry Doe]
[Jane Doe]

ISSUE DATE: [February 1, 2009]

FACE AMOUNT: [5 Units] (See Section 4 of this rider)

ANNUAL PREMIUM: [\$45.00]

PREMIUM CLASS: [Standard]

GUARANTEED INSURABILITY RIDER

RIDER SECTION 1.

GENERAL INFORMATION

1.1 What is our agreement with you?

Our agreement with you includes this rider and its application, as a part of the policy to which it is attached. The provisions of the policy apply to this rider unless they conflict with the rider. If there is a conflict, the rider provision will apply. The issue date for this rider is shown on the Data Page for this rider. Statements contained in the application for this rider (in the absence of fraud) are considered representation and not warranties.

We promise to provide the benefits described in this rider as long as the policy and this rider are in force and all the terms and conditions of this rider are met.

1.2 When does this rider become incontestable?

This rider is incontestable after it has been in force during the insured's lifetime for two (2) years from its issue date or reinstatement date. Statements made in the application or reinstatement application will not be used by us to contest this rider or challenge a claim under this rider unless that statement is material, is contained in your application that is attached to your policy, and within the contestable period for this rider. A statement is material if, based on correct and complete information, we would have:

- a.) denied coverage;
- b.) issued the rider at a higher premium; or
- c.) issued the rider on some other basis than applied for.

After this 2-year period, we can not contest coverage except for:

- a.) non-payment of premiums; or
- b.) fraud in the procurement of the rider or reinstated rider.

If this rider is void as a result of a contest, any premium you paid for this rider will be refunded to you without interest.

1.3 When will this rider end?

This rider ends on the earliest of:

- a.) the date of death of the insured;
- b.) the date the policy lapses or is terminated;
- c.) the date the policy is continued as extended term insurance or reduced paid-up insurance under a nonforfeiture option;
- d.) the expiration date shown on the Data Page for this rider; or
- e.) the date you choose to end this rider. You may end it by written request.

1.4 Does this rider have any cash or loan value?

This rider does not have any cash or loan value.

RIDER SECTION 2.

PREMIUMS

- 2.1 What is the premium for this rider?** The premium for this rider is shown on the Data Page for this rider. This rider is in force only after the first premium is paid. Coverage will continue as long as premiums are paid when due on both the policy and rider.
- 2.2 Can this rider be reinstated?** You may request to reinstate this rider at the same time you apply to reinstate the policy. All of the reinstatement requirements described in your policy also apply to this rider.

RIDER SECTION 3.

BENEFIT PROVIDED

- 3.1 What is the benefit provided by this rider?** You have the option to purchase additional insurance on the life of the insured without evidence of insurability, as of any of the regular option dates. In order to exercise this option, this policy and rider must be in force, and we must receive your written application requesting additional insurance:
- a.) while the insured is living; and
 - b.) during the 60-day period prior to the regular option date.
- If you are not also the insured, we will require the insured's consent to exercise this option.
- The regular option dates are policy anniversaries at the insured's age 25, 28, 31, 34, 37, and 40.
- If you do not exercise your right to purchase additional insurance as of a regular option date, that option will expire. The expiration of any one option will have no effect on any future options.
- If you exercise your right to purchase additional insurance, the issue date for the additional insurance will be the regular option date.
- 3.2 Can you purchase the additional insurance prior to a regular option date?** You may purchase the additional insurance prior to a regular option date if:
- a.) the insured marries or enters into a legal partnership; or
 - b.) the insured's spouse or legal partner dies; or
 - c.) the insured becomes a parent by birth of a living child or completion of the legal adoption of a minor.
- "Legal partnership" means a legally-sanctioned domestic partnership or civil union that grants the insured the same rights, responsibilities, and obligations as married couples in accordance with applicable state laws.
- In order to exercise this option the following is required:
- a.) you must complete an application requesting the additional insurance; and
 - b.) we must receive your application for the additional insurance:
 - 1.) while the insured is living; and
 - 2.) no later than the 90th day following the date of marriage or legal partnership, death, birth, or adoption; and
 - c.) you must provide proof, in a form satisfactory to us, of the marriage or legal partnership, death, birth, or adoption.

If you exercise an option prior to a regular option date, the issue date of the additional insurance will be the 91st day following the marriage or legal partnership, death, birth, or adoption. If an option is taken prior to a regular option date, that option will not be available on the next regular option date.

RIDER SECTION 4.

ADDITIONAL INSURANCE

4.1 What amount of additional insurance may be purchased?

The amount of additional insurance that may be purchased each time you exercise an option may be any amount that is:

- a.) at least equal to the minimum amount we require to issue the additional insurance; and
- b.) no more than the maximum additional amount of insurance per option shown on the Data Page for this rider.

4.2 What type of policy or rider will be issued?

The new policy or rider providing the additional insurance may be any form of whole life insurance that we make available for such purpose.

4.3 What basis will be used to determine the premium for the additional insurance?

The premium for the additional insurance will be based on the following:

- a.) the insured's attained age;
- b.) the insured's gender;
- c.) the premium rates then in effect for the additional insurance; and
- d.) the premium class for the additional insurance.

The premium class for the additional insurance will be the same as the insured's premium class for the policy to which this rider is attached. If the same premium class is not available for the additional insurance, the premium class will be a comparable premium class, as determined by us.

4.4 Can any riders be included with a new policy that is issued as a result of exercising your rights under this rider?

You may request a rider providing waiver of premium benefits due to the insured's disability be included with a new policy that is issued as a result of exercising your rights under this rider. The waiver of premium rider will be the rider that is then available for issue, if any. Evidence of insurability will not be required provided :

- a.) the policy to which this rider is attached includes such a rider; and
- b.) the new policy is a whole life policy with premiums payable to at least age 65.

If the new policy is any other form of insurance, or if you request other additional riders with your new policy, we will require evidence of insurability satisfactory to us. A new policy or any riders issued that require evidence of insurability, will be contestable for a 2-year period based on the evidence given in the application for the policy or additional rider.

4.5 Will there be a suicide exclusion provision for the additional insurance?

The suicide exclusion provision for the additional insurance will be measured from the issue date or reinstatement date of this rider. However, the suicide exclusion provision for a new policy or additional riders issued that required evidence of insurability, will begin again, and will be measured from the issue date of the new policy or rider.

4.6 What happens if the insured dies before the issue date of the additional insurance?

If the insured dies before the issue date of the additional insurance, the additional insurance will not take effect, and any premium paid for the additional insurance will be refunded.

CUNA Mutual Insurance Society

A handwritten signature in black ink, consisting of several overlapping loops and a final horizontal stroke, positioned above the title 'President'.

President

GUARANTEED INSURABILITY RIDER DATA PAGE

Policy Number: [123456789]

INSURED: John Doe

ISSUE DATE: [February 1, 2009]

ISSUE AGE & GENDER: [35 Male]

EXPIRATION DATE: [February 1, 2014]

**MAXIMUM AMOUNT OF ADDITIONAL
INSURANCE PER OPTION:** [\$10,000.00]

ANNUAL PREMIUM: [\$14.80]

2008 Whole Life Premiums per \$1,000 - Composite (Conversions Only)
Form #: 2008-WL

Issue Ages

New Business: n/a

Conversions: 0 - 120

Minimum Face Amount: \$1

Maximum Face Amount: none

Policy Fee = \$30

Issue Age	Male	Female
	4.66	4.11
1	4.75	4.21
2	4.86	4.33
3	4.93	4.42
4	5.00	4.49
5	5.06	4.56
6	5.12	4.65
7	5.29	4.78
8	5.46	4.91
9	5.64	5.04
10	5.83	5.18
11	6.02	5.32
12	6.22	5.46
13	6.43	5.60
14	6.63	5.75
15	6.84	5.90
16	7.14	6.02
17	7.45	6.14
18	7.77	6.26
19	8.10	6.38
20	8.45	6.49
21	8.81	6.61
22	9.19	6.74
23	9.60	6.86
24	10.02	6.98
25	10.47	7.10
26	10.96	7.45
27	11.47	7.82
28	12.01	8.22
29	12.59	8.63
30	13.20	9.06
31	13.85	9.52
32	14.54	10.00
33	15.27	10.52
34	16.05	11.05
35	16.87	11.62
36	17.68	12.10
37	18.53	12.60
38	19.43	13.13
39	20.38	13.68
40	21.38	14.27
41	22.44	14.88
42	23.56	15.53
43	24.75	16.20
44	25.99	16.92
45	27.31	17.67
46	28.47	18.44
47	29.70	19.24
48	30.99	20.09
49	32.36	20.97
50	33.81	21.90
51	35.35	22.87
52	36.99	23.89
53	38.71	24.95
54	40.52	26.07
55	42.43	27.24
56	44.81	28.66
57	47.33	30.16
58	50.02	31.74
59	52.90	33.41
60	55.99	35.19
61	59.29	37.07

2008 Whole Life Premiums per \$1,000 - Composite (Conversions Only)
Form #: 2008-WL

Issue Ages

New Business: n/a

Conversions: 0 - 120

Minimum Face Amount: \$1

Maximum Face Amount: none

Policy Fee = \$30

Issue Age	Male	Female
62	62.81	39.08
63	66.53	41.22
64	70.49	43.50
65	74.71	45.94
66	79.01	49.12
67	83.62	52.55
68	88.59	56.25
69	93.96	60.25
70	99.79	64.57
71	106.12	69.24
72	112.94	74.30
73	120.27	79.77
74	128.19	85.70
75	136.78	92.14
76	146.94	99.00
77	158.03	106.46
78	170.10	114.61
79	183.17	123.51
80	197.28	133.28
81	212.47	143.91
82	228.82	155.34
83	246.49	167.67
84	265.60	181.02
85	286.15	195.44
86	306.54	209.12
87	327.97	223.80
88	348.07	239.09
89	366.24	254.96
90	384.27	271.59
91	402.30	290.54
92	420.69	312.96
93	439.37	333.61
94	458.11	355.25
95	476.53	376.06
96	494.79	394.46
97	513.55	409.36
98	532.55	424.37
99	551.24	444.83
100	568.41	468.24
101	584.26	493.22
102	600.81	519.91
103	618.07	548.22
104	636.04	577.78
105	654.75	607.83
106	674.18	637.68
107	694.32	667.11
108	715.09	696.04
109	736.22	724.21
110	756.81	749.71
111	773.64	768.43
112	790.78	784.85
113	808.21	801.73
114	825.88	823.17
115	843.75	841.34
116	870.10	867.60
117	897.23	894.43
118	925.06	922.13
119	953.39	951.13
120	980.64	980.64

2008 Whole Life Premiums per \$1,000 - Simplified Underwritten (Band 1)
Form #: 2008-WL

Issue Ages

New Business: 0 - 85

Conversions: 0 - 120

Minimum Face Amount: \$10,000

Maximum Face Amount: \$99,999

Policy Fee = \$30

Issue Age	Male					Female				
	N-Tob			Tob		N-Tob			Tob	
	Std	Std+	Pref	Std	Std+	Std	Std+	Pref	Std	Std+
0	4.66	n/a	n/a	n/a	n/a	4.11	n/a	n/a	n/a	n/a
1	4.75	n/a	n/a	n/a	n/a	4.21	n/a	n/a	n/a	n/a
2	4.86	n/a	n/a	n/a	n/a	4.33	n/a	n/a	n/a	n/a
3	4.93	n/a	n/a	n/a	n/a	4.42	n/a	n/a	n/a	n/a
4	5.00	n/a	n/a	n/a	n/a	4.49	n/a	n/a	n/a	n/a
5	5.06	n/a	n/a	n/a	n/a	4.56	n/a	n/a	n/a	n/a
6	5.12	n/a	n/a	n/a	n/a	4.65	n/a	n/a	n/a	n/a
7	5.29	n/a	n/a	n/a	n/a	4.78	n/a	n/a	n/a	n/a
8	5.46	n/a	n/a	n/a	n/a	4.91	n/a	n/a	n/a	n/a
9	5.64	n/a	n/a	n/a	n/a	5.04	n/a	n/a	n/a	n/a
10	5.83	n/a	n/a	n/a	n/a	5.18	n/a	n/a	n/a	n/a
11	6.02	n/a	n/a	n/a	n/a	5.32	n/a	n/a	n/a	n/a
12	6.22	n/a	n/a	n/a	n/a	5.46	n/a	n/a	n/a	n/a
13	6.43	n/a	n/a	n/a	n/a	5.60	n/a	n/a	n/a	n/a
14	6.63	n/a	n/a	n/a	n/a	5.75	n/a	n/a	n/a	n/a
15	6.84	n/a	n/a	n/a	n/a	5.90	n/a	n/a	n/a	n/a
16	6.92	n/a	n/a	8.65	n/a	5.94	n/a	n/a	7.47	n/a
17	6.99	n/a	n/a	8.75	n/a	5.99	n/a	n/a	7.53	n/a
18	7.07	n/a	n/a	8.84	n/a	6.03	n/a	n/a	7.58	n/a
19	7.14	n/a	n/a	8.94	n/a	6.08	n/a	n/a	7.64	n/a
20	7.22	n/a	n/a	9.03	n/a	6.12	n/a	n/a	7.69	n/a
21	7.30	n/a	n/a	9.13	n/a	6.16	n/a	n/a	7.75	n/a
22	7.37	n/a	n/a	9.22	n/a	6.21	n/a	n/a	7.80	n/a
23	7.45	n/a	n/a	9.32	n/a	6.25	n/a	n/a	7.86	n/a
24	7.52	n/a	n/a	9.41	n/a	6.30	n/a	n/a	7.91	n/a
25	7.60	n/a	n/a	9.51	n/a	6.34	n/a	n/a	7.97	n/a
26	7.89	n/a	n/a	9.90	n/a	6.60	n/a	n/a	8.32	n/a
27	8.20	n/a	n/a	10.31	n/a	6.88	n/a	n/a	8.68	n/a
28	8.52	n/a	n/a	10.74	n/a	7.17	n/a	n/a	9.07	n/a
29	8.86	n/a	n/a	11.20	n/a	7.47	n/a	n/a	9.47	n/a
30	9.22	n/a	n/a	11.68	n/a	7.79	n/a	n/a	9.89	n/a
31	9.60	n/a	n/a	12.19	n/a	8.13	n/a	n/a	10.34	n/a
32	10.00	n/a	n/a	12.74	n/a	8.48	n/a	n/a	10.80	n/a
33	10.42	n/a	n/a	13.31	n/a	8.84	n/a	n/a	11.29	n/a
34	10.87	n/a	n/a	13.92	n/a	9.23	n/a	n/a	11.81	n/a
35	11.34	n/a	n/a	14.57	n/a	9.63	n/a	n/a	12.35	n/a
36	11.84	n/a	n/a	15.27	n/a	10.07	n/a	n/a	12.96	n/a
37	12.37	n/a	n/a	16.01	n/a	10.54	n/a	n/a	13.59	n/a
38	12.93	n/a	n/a	16.79	n/a	11.03	n/a	n/a	14.27	n/a
39	13.51	n/a	n/a	17.61	n/a	11.55	n/a	n/a	14.98	n/a
40	14.13	n/a	n/a	18.48	n/a	12.10	n/a	n/a	15.73	n/a
41	14.78	n/a	n/a	19.40	n/a	12.68	n/a	n/a	16.53	n/a
42	15.47	n/a	n/a	20.37	n/a	13.29	n/a	n/a	17.38	n/a
43	16.19	n/a	n/a	21.39	n/a	13.94	n/a	n/a	18.28	n/a
44	16.95	n/a	n/a	22.46	n/a	14.62	n/a	n/a	19.23	n/a
45	17.75	n/a	n/a	23.59	n/a	15.34	n/a	n/a	20.24	n/a
46	18.67	n/a	n/a	24.94	n/a	16.09	n/a	n/a	21.38	n/a
47	19.64	n/a	n/a	26.36	n/a	16.89	n/a	n/a	22.59	n/a
48	20.67	n/a	n/a	27.89	n/a	17.72	n/a	n/a	23.87	n/a
49	21.77	n/a	n/a	29.52	n/a	18.61	n/a	n/a	25.22	n/a
50	22.95	n/a	n/a	31.27	n/a	19.54	n/a	n/a	26.65	n/a
51	24.21	n/a	n/a	33.14	n/a	20.52	n/a	n/a	28.15	n/a
52	25.55	n/a	n/a	35.14	n/a	21.55	n/a	n/a	29.74	n/a
53	26.97	n/a	n/a	37.26	n/a	22.64	n/a	n/a	31.41	n/a
54	28.48	n/a	n/a	39.52	n/a	23.78	n/a	n/a	33.16	n/a
55	30.09	n/a	n/a	41.90	n/a	24.99	n/a	n/a	35.02	n/a
56	31.98	n/a	n/a	44.67	n/a	26.34	n/a	n/a	36.88	n/a
57	33.99	n/a	n/a	47.62	n/a	27.77	n/a	n/a	38.85	n/a
58	36.15	n/a	n/a	50.77	n/a	29.27	n/a	n/a	40.92	n/a
59	38.47	n/a	n/a	54.16	n/a	30.87	n/a	n/a	43.11	n/a
60	40.96	n/a	n/a	57.80	n/a	32.58	n/a	n/a	45.43	n/a
61	43.64	n/a	n/a	61.69	n/a	34.39	n/a	n/a	47.89	n/a

2008 Whole Life Premiums per \$1,000 - Simplified Underwritten (Band 1)
Form #: 2008-WL

Issue Ages

New Business: 0 - 85

Conversions: 0 - 120

Minimum Face Amount: \$10,000

Maximum Face Amount: \$99,999

Policy Fee = \$30

Issue Age	Male					Female				
	N-Tob			Tob		N-Tob			Tob	
	Std	Std+	Pref	Std	Std+	Std	Std+	Pref	Std	Std+
62	46.50	n/a	n/a	65.83	n/a	36.31	n/a	n/a	50.49	n/a
63	49.56	n/a	n/a	70.22	n/a	38.37	n/a	n/a	53.26	n/a
64	52.82	n/a	n/a	74.85	n/a	40.57	n/a	n/a	56.21	n/a
65	56.32	n/a	n/a	79.78	n/a	42.92	n/a	n/a	59.36	n/a
66	60.08	n/a	n/a	84.74	n/a	45.53	n/a	n/a	63.22	n/a
67	64.14	n/a	n/a	90.07	n/a	48.34	n/a	n/a	67.37	n/a
68	68.53	n/a	n/a	95.82	n/a	51.35	n/a	n/a	71.83	n/a
69	73.30	n/a	n/a	102.06	n/a	54.59	n/a	n/a	76.61	n/a
70	78.50	n/a	n/a	108.84	n/a	58.08	n/a	n/a	81.76	n/a
71	84.15	n/a	n/a	116.21	n/a	61.84	n/a	n/a	87.27	n/a
72	90.28	n/a	n/a	124.17	n/a	65.89	n/a	n/a	93.18	n/a
73	96.90	n/a	n/a	132.74	n/a	70.26	n/a	n/a	99.51	n/a
74	104.08	n/a	n/a	142.01	n/a	74.97	n/a	n/a	106.29	n/a
75	111.90	n/a	n/a	152.09	n/a	80.07	n/a	n/a	113.57	n/a
76	120.88	n/a	n/a	162.73	n/a	86.09	n/a	n/a	121.84	n/a
77	130.70	n/a	n/a	174.28	n/a	92.65	n/a	n/a	130.77	n/a
78	141.43	n/a	n/a	186.77	n/a	99.79	n/a	n/a	140.45	n/a
79	153.08	n/a	n/a	200.18	n/a	107.60	n/a	n/a	150.93	n/a
80	165.70	n/a	n/a	214.53	n/a	116.16	n/a	n/a	162.34	n/a
81	179.35	n/a	n/a	229.84	n/a	125.47	n/a	n/a	174.57	n/a
82	194.10	n/a	n/a	246.21	n/a	135.50	n/a	n/a	187.44	n/a
83	210.08	n/a	n/a	263.82	n/a	146.32	n/a	n/a	200.98	n/a
84	227.40	n/a	n/a	282.84	n/a	158.05	n/a	n/a	215.27	n/a
85	246.08	n/a	n/a	303.19	n/a	170.74	n/a	n/a	230.31	n/a
86 *	263.46	n/a	n/a	322.88	n/a	182.67	n/a	n/a	243.43	n/a
87 *	281.72	n/a	n/a	339.04	n/a	195.45	n/a	n/a	257.17	n/a
88 *	300.73	n/a	n/a	355.18	n/a	208.81	n/a	n/a	269.25	n/a
89 *	320.35	n/a	n/a	371.04	n/a	222.72	n/a	n/a	279.36	n/a
90 *	340.40	n/a	n/a	386.39	n/a	237.33	n/a	n/a	289.41	n/a
91 *	361.01	n/a	n/a	401.39	n/a	253.86	n/a	n/a	301.26	n/a
92 *	382.49	n/a	n/a	416.51	n/a	273.23	n/a	n/a	316.19	n/a
93 *	402.10	n/a	n/a	431.73	n/a	294.82	n/a	n/a	333.30	n/a
94 *	419.21	n/a	n/a	447.02	n/a	317.72	n/a	n/a	351.77	n/a
95 *	436.04	n/a	n/a	461.91	n/a	340.53	n/a	n/a	369.60	n/a
96 *	452.78	n/a	n/a	476.35	n/a	361.97	n/a	n/a	384.57	n/a
97 *	469.94	n/a	n/a	490.96	n/a	377.13	n/a	n/a	395.83	n/a
98 *	487.28	n/a	n/a	505.51	n/a	391.28	n/a	n/a	406.95	n/a
99 *	504.32	n/a	n/a	519.51	n/a	410.14	n/a	n/a	423.12	n/a
100 *	520.08	n/a	n/a	532.04	n/a	431.58	n/a	n/a	441.89	n/a
101 *	534.77	n/a	n/a	543.40	n/a	454.41	n/a	n/a	461.91	n/a
102 *	550.08	n/a	n/a	555.46	n/a	478.73	n/a	n/a	483.38	n/a
103 *	566.00	n/a	n/a	568.60	n/a	504.39	n/a	n/a	506.52	n/a
104 *	582.47	n/a	n/a	583.61	n/a	531.12	n/a	n/a	531.93	n/a
105 *	599.50	n/a	n/a	600.56	n/a	558.26	n/a	n/a	559.01	n/a
106 *	617.21	n/a	n/a	618.18	n/a	585.23	n/a	n/a	585.92	n/a
107 *	635.60	n/a	n/a	636.49	n/a	611.86	n/a	n/a	612.50	n/a
108 *	654.69	n/a	n/a	655.49	n/a	638.14	n/a	n/a	638.72	n/a
109 *	674.45	n/a	n/a	675.18	n/a	664.03	n/a	n/a	664.56	n/a
110 *	694.90	n/a	n/a	695.55	n/a	688.65	n/a	n/a	689.13	n/a
111 *	716.04	n/a	n/a	716.61	n/a	711.30	n/a	n/a	711.73	n/a
112 *	737.85	n/a	n/a	738.35	n/a	732.46	n/a	n/a	732.84	n/a
113 *	760.34	n/a	n/a	760.76	n/a	754.54	n/a	n/a	754.87	n/a
114 *	783.46	n/a	n/a	783.82	n/a	780.95	n/a	n/a	781.23	n/a
115 *	807.20	n/a	n/a	807.50	n/a	804.94	n/a	n/a	805.17	n/a
116 *	839.60	n/a	n/a	839.83	n/a	837.19	n/a	n/a	837.37	n/a
117 *	873.35	n/a	n/a	873.52	n/a	870.56	n/a	n/a	870.68	n/a
118 *	908.45	n/a	n/a	908.56	n/a	901.18	n/a	n/a	901.27	n/a
119 *	944.71	n/a	n/a	944.77	n/a	933.43	n/a	n/a	933.48	n/a
120 *	980.64	n/a	n/a	980.64	n/a	980.64	n/a	n/a	980.64	n/a

* Issue ages 86 and above are for term conversions only.

2008 Whole Life Premiums per \$1,000 - Fully Underwritten (Band 2)
Form #: 2008-WL

Issue Ages

New Business: 0 - 85

Conversions: 0 - 120

Minimum Face Amount: \$100,000

Maximum Face Amount: subject to underwriting

Policy Fee = \$30

Issue Age	Male					Female				
	N-Tob			Tob		N-Tob			Tob	
	Std	Std+	Pref	Std	Std+	Std	Std+	Pref	Std	Std+
1	4.51	n/a	n/a	n/a	n/a	3.86	n/a	n/a	n/a	n/a
2	4.60	n/a	n/a	n/a	n/a	3.96	n/a	n/a	n/a	n/a
3	4.71	n/a	n/a	n/a	n/a	4.08	n/a	n/a	n/a	n/a
4	4.78	n/a	n/a	n/a	n/a	4.17	n/a	n/a	n/a	n/a
5	4.85	n/a	n/a	n/a	n/a	4.19	n/a	n/a	n/a	n/a
6	4.91	n/a	n/a	n/a	n/a	4.21	n/a	n/a	n/a	n/a
7	4.97	n/a	n/a	n/a	n/a	4.23	n/a	n/a	n/a	n/a
8	5.04	n/a	n/a	n/a	n/a	4.25	n/a	n/a	n/a	n/a
9	5.12	n/a	n/a	n/a	n/a	4.27	n/a	n/a	n/a	n/a
10	5.14	n/a	n/a	n/a	n/a	4.29	n/a	n/a	n/a	n/a
11	5.16	n/a	n/a	n/a	n/a	4.31	n/a	n/a	n/a	n/a
12	5.18	n/a	n/a	n/a	n/a	4.33	n/a	n/a	n/a	n/a
13	5.20	n/a	n/a	n/a	n/a	4.35	n/a	n/a	n/a	n/a
14	5.22	n/a	n/a	n/a	n/a	4.37	n/a	n/a	n/a	n/a
15	5.24	n/a	n/a	n/a	n/a	4.40	n/a	n/a	n/a	n/a
16	5.29	n/a	n/a	n/a	n/a	4.44	n/a	n/a	n/a	n/a
17	5.35	4.86	4.63	6.53	5.99	4.35	4.11	3.91	5.43	5.03
18	5.55	5.04	4.80	6.78	6.22	4.53	4.27	4.07	5.66	5.24
19	5.75	5.23	4.98	7.03	6.44	4.71	4.45	4.23	5.89	5.46
20	5.97	5.43	5.17	7.27	6.67	4.90	4.63	4.41	6.14	5.69
21	6.20	5.63	5.36	7.52	6.90	5.10	4.81	4.58	6.39	5.92
22	6.43	5.85	5.56	7.78	7.14	5.31	5.01	4.77	6.66	6.17
23	6.68	6.07	5.78	8.06	7.39	5.52	5.21	4.97	6.94	6.43
24	6.94	6.31	6.00	8.36	7.67	5.75	5.43	5.17	7.24	6.70
25	7.21	6.56	6.24	8.68	7.96	5.99	5.65	5.39	7.55	6.99
26	7.50	6.82	6.49	9.03	8.28	6.24	5.89	5.61	7.87	7.29
27	7.79	7.09	6.75	9.39	8.62	6.50	6.13	5.84	8.19	7.60
28	8.10	7.38	7.02	9.77	8.99	6.78	6.39	6.08	8.53	7.92
29	8.42	7.68	7.31	10.16	9.37	7.07	6.65	6.33	8.88	8.25
30	8.76	8.00	7.61	10.58	9.77	7.37	6.93	6.60	9.25	8.60
31	9.12	8.33	7.93	11.00	10.18	7.69	7.22	6.88	9.64	8.97
32	9.50	8.69	8.27	11.43	10.60	8.02	7.53	7.17	10.05	9.36
33	9.90	9.06	8.62	11.88	11.04	8.37	7.84	7.47	10.48	9.76
34	10.32	9.46	9.00	12.36	11.50	8.74	8.18	7.79	10.92	10.19
35	10.77	9.88	9.40	12.87	12.00	9.13	8.53	8.13	11.39	10.63
36	11.24	10.32	9.82	13.40	12.52	9.53	8.90	8.48	11.88	11.10
37	11.74	10.79	10.24	14.04	13.10	9.97	9.31	8.84	12.47	11.60
38	12.27	11.28	10.68	14.73	13.72	10.44	9.73	9.22	13.09	12.13
39	12.82	11.81	11.14	15.45	14.38	10.93	10.18	9.62	13.74	12.69
40	13.41	12.36	11.63	16.22	15.07	11.45	10.66	10.04	14.43	13.28
41	14.03	12.94	12.14	17.04	15.81	12.00	11.16	10.48	15.17	13.91
42	14.68	13.55	12.68	17.90	16.59	12.58	11.69	10.95	15.95	14.57
43	15.36	14.20	13.25	18.79	17.39	13.19	12.25	11.44	16.77	15.26
44	16.09	14.88	13.85	19.70	18.21	13.84	12.84	11.95	17.64	16.00
45	16.85	15.59	14.48	20.67	19.08	14.52	13.46	12.50	18.57	16.78
46	17.65	16.35	15.14	21.69	19.99	15.24	14.12	13.07	19.55	17.60
47	18.47	17.12	15.88	22.81	20.95	15.93	14.74	13.67	20.61	18.45
48	19.33	17.93	16.66	23.99	21.95	16.66	15.38	14.30	21.74	19.34
49	20.24	18.79	17.49	25.23	23.00	17.43	16.06	14.96	22.93	20.28
50	21.20	19.71	18.37	26.53	24.10	18.23	16.78	15.65	24.18	21.27
51	22.23	20.69	19.32	27.91	25.27	19.08	17.52	16.38	25.50	22.30
52	23.33	21.72	20.32	29.37	26.50	19.96	18.30	17.15	26.89	23.38
53	24.49	22.83	21.38	30.94	27.82	20.89	19.12	17.95	28.35	24.52
54	25.72	23.99	22.52	32.59	29.21	21.87	19.98	18.79	29.89	25.70
55	27.02	25.23	23.72	34.34	30.67	22.89	20.88	19.68	31.51	26.94
56	28.40	26.54	24.99	36.16	32.19	23.97	21.82	20.61	33.21	28.24
57	29.88	27.95	26.32	38.46	34.23	25.29	22.97	21.69	35.04	29.84
58	31.44	29.44	27.73	40.91	36.42	26.69	24.19	22.83	36.96	31.52
59	33.11	31.03	29.23	43.47	38.70	28.18	25.47	24.04	39.00	33.31
60	34.89	32.73	30.84	46.15	41.08	29.75	26.83	25.31	41.15	35.20
61	36.79	34.54	32.56	48.93	43.56	31.42	28.28	26.66	43.43	37.20
62	38.81	36.47	34.39	51.82	46.13	33.20	29.81	28.10	45.85	39.33

2008 Whole Life Premiums per \$1,000 - Fully Underwritten (Band 2)
Form #: 2008-WL

Issue Ages

New Business: 0 - 85

Conversions: 0 - 120

Minimum Face Amount: \$100,000

Maximum Face Amount: subject to underwriting

Policy Fee = \$30

Issue Age	Male					Female				
	N-Tob			Tob		N-Tob			Tob	
	Std	Std+	Pref	Std	Std+	Std	Std+	Pref	Std	Std+
62	40.96	38.53	36.33	54.92	48.89	35.09	31.44	29.63	48.42	41.60
63	43.23	40.71	38.39	58.30	51.90	37.12	33.18	31.26	51.16	44.01
64	45.65	43.02	40.58	61.96	55.15	39.28	35.04	33.00	54.08	46.58
65	48.21	45.48	42.91	65.72	58.50	41.60	37.03	34.86	57.19	49.33
66	51.08	48.23	45.55	70.68	63.09	44.18	39.37	37.02	60.72	52.54
67	54.16	51.19	48.39	76.10	68.11	46.95	41.89	39.34	64.51	55.99
68	57.49	54.39	51.46	81.72	73.33	49.92	44.59	41.83	68.57	59.69
69	61.09	57.85	54.79	87.73	78.90	53.13	47.51	44.51	72.92	63.67
70	64.99	61.61	58.40	94.32	85.02	56.59	50.66	47.41	77.59	67.95
71	69.22	65.68	62.32	100.64	90.91	60.31	54.05	50.53	82.60	72.53
72	73.79	70.08	66.56	106.93	96.79	64.33	57.71	53.89	87.94	77.44
73	78.69	74.81	71.11	114.13	103.49	68.66	61.66	57.51	93.66	82.71
74	83.99	79.92	76.05	122.95	111.70	73.34	65.93	61.43	99.78	88.34
75	89.74	85.47	81.40	133.21	121.23	78.40	70.56	65.67	106.33	94.39
76	101.83	96.82	92.30	141.01	128.33	83.32	74.98	69.79	114.12	101.10
77	108.92	103.55	98.72	149.37	135.94	89.61	80.61	75.05	122.60	108.37
78	116.58	110.84	105.67	158.66	144.39	97.07	87.25	81.26	132.75	116.93
79	130.27	123.42	117.48	168.96	153.76	104.38	93.77	87.33	142.78	125.44
80	145.35	137.03	130.09	182.87	165.43	112.38	100.90	93.97	153.68	134.66
81	155.68	146.78	139.34	197.17	177.62	122.07	109.46	101.92	165.38	144.52
82	173.42	162.54	153.77	214.17	191.71	131.48	117.80	109.67	178.92	155.69
83	191.50	178.53	168.34	233.56	207.75	141.61	126.78	118.00	193.25	167.43
84	203.66	190.15	179.47	254.52	225.43	152.56	136.47	126.98	207.09	178.88
85	229.67	212.35	199.22	282.22	247.37	166.96	148.96	138.47	223.11	191.83
86 *	263.46	n/a	n/a	322.88	n/a	182.67	n/a	n/a	243.43	n/a
87 *	281.72	n/a	n/a	339.04	n/a	195.45	n/a	n/a	257.17	n/a
88 *	300.73	n/a	n/a	355.18	n/a	208.81	n/a	n/a	269.25	n/a
89 *	320.35	n/a	n/a	371.04	n/a	222.72	n/a	n/a	279.36	n/a
90 *	340.40	n/a	n/a	386.39	n/a	237.33	n/a	n/a	289.41	n/a
91 *	361.01	n/a	n/a	401.39	n/a	253.86	n/a	n/a	301.26	n/a
92 *	382.49	n/a	n/a	416.51	n/a	273.23	n/a	n/a	316.19	n/a
93 *	402.10	n/a	n/a	431.73	n/a	294.82	n/a	n/a	333.30	n/a
94 *	419.21	n/a	n/a	447.02	n/a	317.72	n/a	n/a	351.77	n/a
95 *	436.04	n/a	n/a	461.91	n/a	340.53	n/a	n/a	369.60	n/a
96 *	452.78	n/a	n/a	476.35	n/a	361.97	n/a	n/a	384.57	n/a
97 *	469.94	n/a	n/a	490.96	n/a	377.13	n/a	n/a	395.83	n/a
98 *	487.28	n/a	n/a	505.51	n/a	391.28	n/a	n/a	406.95	n/a
99 *	504.32	n/a	n/a	519.51	n/a	410.14	n/a	n/a	423.12	n/a
100 *	520.08	n/a	n/a	532.04	n/a	431.58	n/a	n/a	441.89	n/a
101 *	534.77	n/a	n/a	543.40	n/a	454.41	n/a	n/a	461.91	n/a
102 *	550.08	n/a	n/a	555.46	n/a	478.73	n/a	n/a	483.38	n/a
103 *	566.00	n/a	n/a	568.60	n/a	504.39	n/a	n/a	506.52	n/a
104 *	582.47	n/a	n/a	583.61	n/a	531.12	n/a	n/a	531.93	n/a
105 *	599.50	n/a	n/a	600.56	n/a	558.26	n/a	n/a	559.01	n/a
106 *	617.21	n/a	n/a	618.18	n/a	585.23	n/a	n/a	585.92	n/a
107 *	635.60	n/a	n/a	636.49	n/a	611.86	n/a	n/a	612.50	n/a
108 *	654.69	n/a	n/a	655.49	n/a	638.14	n/a	n/a	638.72	n/a
109 *	674.45	n/a	n/a	675.18	n/a	664.03	n/a	n/a	664.56	n/a
110 *	694.90	n/a	n/a	695.55	n/a	688.65	n/a	n/a	689.13	n/a
111 *	716.04	n/a	n/a	716.61	n/a	711.30	n/a	n/a	711.73	n/a
112 *	737.85	n/a	n/a	738.35	n/a	732.46	n/a	n/a	732.84	n/a
113 *	760.34	n/a	n/a	760.76	n/a	754.54	n/a	n/a	754.87	n/a
114 *	783.46	n/a	n/a	783.82	n/a	780.95	n/a	n/a	781.23	n/a
115 *	807.20	n/a	n/a	807.50	n/a	804.94	n/a	n/a	805.17	n/a
116 *	839.60	n/a	n/a	839.83	n/a	837.19	n/a	n/a	837.37	n/a
117 *	873.35	n/a	n/a	873.52	n/a	870.56	n/a	n/a	870.68	n/a
118 *	908.45	n/a	n/a	908.56	n/a	901.18	n/a	n/a	901.27	n/a
119 *	944.71	n/a	n/a	944.77	n/a	933.43	n/a	n/a	933.48	n/a
120 *	980.64	n/a	n/a	980.64	n/a	980.64	n/a	n/a	980.64	n/a

* Issue ages 86 and above are for term conversions only.

CUNA MUTUAL INSURANCE SOCIETY

CHILD TERM LIFE INSURANCE RIDER

Policy Rider Form 2008-CIR

Annual Premium Per Unit of Coverage \$4.50

A Single Unit of Coverage is Defined by the Age of Child

<u>Age</u>	<u>Benefit</u>
Less than 15 days	\$250
15 days to 6 months	500
6 months to age 23	1,000

Minimum Number of Units 5

Maximum Number of Units 15

Each Insured Child has the same number of units. The Annual Premium Per Unit covers all insured children.